1 FIRE VICTIM TRUSTEE'S 2 OBJECTION TO LETTER REQUEST OF PATRICK CORY SMITHSON TO 3 DEEM LATE PROOF OF CLAIM TIMELY FOR THE PURPOSE OF ADMINISTRATION BY THE FIRE VICTIM TRUST. FILED BY CATHY 5 YANNI [13353] (RELATED TO MOTION 13317) 6 MOTION TO FILE CLAIM AFTER 7 CLAIMS BAR DATE. FILED BY PATRICK SMITHSON [13317] 8 FIRE VICTIM TRUSTEE'S 9 OBJECTION TO LETTER REQUEST OF MEJIA HOUSEHOLD TO DEEM 10 LATE PROOF OF CLAIM TIMELY FOR THE PURPOSE OF 11 ADMINISTRATION BY THE FIRE VICTIM TRUST FILED BY CATHY 12 YANNI [13351] (RELATED TO MOTION 13305) 13 MOTION TO FILE CLAIM AFTER 14 CLAIMS BAR DATE. FILED BY ONESIMO GONZALEZ, MABEL PAZ, 15 VICTORIA MEJIA, RICARDO MEJIA SR., REICARDO MEJIA JR. 16 [13305] 17 FIRE VICTIM TRUSTEE'S OBJECTION TO LETTER REQUEST 18 OF DANIEL AND JULIANNE ERDMAN TO DEEM LATE PROOF OF CLAIM 19 TIMELY FOR THE PURPOSE OF ADMINISTRATION BY THE FIRE 20 VICTIM TRUST [13388] (RELATED TO MOTION 13341) 21 MOTION TO FILE CLAIM AFTER 22 CLAIMS BAR DATE. FILED BY DANIEL AND JULIANNE ERDMAN 23 [13341] 24 FIRE VICTIM TRUSTEE'S OBJECTION TO LETTER REQUEST

OF FREWOINI GARCIA TO DEEM

25

		3
1		LATE PROOF OF CLAIM TIMELY FOR THE PURPOSE OF
2		ADMINISTRATION BY THE FIRE VICTIM TRUST FILED BY CATHY
3		YANNI [13336] (RELATED TO MOTION 13291)
4		MOTION TO FILE CLAIM AFTER
5		CLAIMS BAR DATE FILED BY RUBYANA GARCIA [13291]
6		FIRE VICTIM TRUSTEES
7		OBJECTION TO CONSOLIDATED
8		MOTION TO ALLOW/DEEM TIMELY LATE FILING OF CLAIMANTS. FILED BY CATHY YANNI [13372]
9		(RELATED TO MOTION 13318)
10		MOTION TO ALLOW CLAIMS /DEEM TIMELY CLAIM. FILED BY
11		CONSOLIDATED MOTION CLAIMANTS [13318]
12	₩ДУИ И ССТ Т	PT OF PROCEEDINGS
13	BEFORE THE HONORABLE DENNIS MONTALI UNITED STATES BANKRUPTCY JUDGE	
14	ADDEADANCES (All procent by	widee or telephone).
15	APPEARANCES (All present by For the Reorganized Debtors:	THOMAS B. RUPP, ESQ. Keller Benvenutti & Kim LLP
16	Deptois:	650 California Street Suite 1900
17		San Francisco, CA 94108 (415)636-9015
18		
19	For Fire Victim Trust:	SUSAN SIEGER-GRIMM, ESQ. Brown Rudnick LLP
20		Seven Times Square New York, NY 10036 (212)209-4800
21		
22	For Claimants of Law Offices of Michael S.	PAUL M. JAMOND, ESQ. Law Office of Paul M. Jamond
23	Henderson:	718 Orchard Street Santa Rosa, CA 95404
24		(707) 526-4550
25		

		4
1	For Fern Elizabeth Fisher:	Marshack Hays LLP
2		780 Roosevelt Irvine, CA 92620
3		(949) 333-7777
4	For Fire Claimants:	JACOB M. FAIRCLOTH, ESQ. Blueston Faircloth & Olson, LLP
5		1825 Fourth Street Santa Rosa, CA 95404
6		(707) 526-4250
7	Also Present:	David P. Addington
8	ALSO FICSCHE.	Individual Claimant
9		Patrick Smithson Individual Claimant
10		
11		Ricardo Mejia Individual Claimant
12		Daniel Erdman
13		Individual Claimant
14		Frewoini Garcia Individual Claimant
15		
16		
17		
18	Court Recorder:	LORENA PARADA/ANKEY THOMAS
19		United States Bankruptcy Court 450 Golden Gate Avenue
20		San Francisco, CA 94102
21	Transcriber:	MICHAEL DRAKE
22		eScribers, LLC 7227 N. 16th Street
23		Suite #207 Phoenix, AZ 85020
24		(973) 406-2250
25	Proceedings recorded by electronic sound recording; transcript provided by transcription service.	

1 | SAN FRANCISCO, CALIFORNIA, TUESDAY, JANUARY 10, 2023, 10:00 AM

2 -000-

3 (Call to order of the Court.)

4 THE CLERK: Court is now in session. The Honorable

5 Dennis Montali presiding. Calling the matter of PG&E

6 Corporation. I'll bring in Mr. Addington and Mr. Rupp in now.

7 THE COURT: All right. Good morning. Mr. Rupp, make

8 your appearance, please.

MR. RUPP: Good morning, Your Honor. Thomas Rupp of Keller Benvenutti Kim on behalf of the reorganized debtors.

11 THE COURT: Mr. Addington, you need to turn on a camera or at least a microphone.

MR. ADDINGTON: And I'm happy to turn on a camera too.

Let me see if I can do that.

15 THE COURT: All right. Good morning.

MR. ADDINGTON: Good morning. How are you, sir?

17 THE COURT: Just state your name for the record, Mr.

18 Addington.

9

10

13

14

MR. ADDINGTON: David Preston Addington.

THE COURT: Okay. I've read the papers. What is it

21 that you're concerned about, Mr. Addington, about amending

22 again? I mean, you've got an awful lot of times to amend. But

23 what's your concern about the stipulation?

MR. ADDINGTON: My only concern there, sir, is when

25 I -- I do intend to file an amendment. And if the Court finds

PG&E Corp. & Pacific Gas And Electric Co. 1 that I have missed some minor element of it and want me to add 2 that element, that would be, I would assume, an additional 3 amendment, and I'd like to have the right to do that. 4 THE COURT: Well, I mean, I don't independently do 5 these things. If you file an amendment and the other side 6 either agrees or opposes, if they agree, that's done. 7 amended. 8 MR. ADDINGTON: Sure. 9 THE COURT: If they oppose, then I make a decision on 10 whether you're allowed that amendment or not. 11 MR. ADDINGTON: Yes, sir. But if I go ahead -- if I 12 sign an agreement that I will not make another amendment, then 13 that point would be moot. 14 THE COURT: No, of course. I understand. Bu what if 15 you amend and there's no objection and then the summary 16 judgment is granted? You know, then it's over. Then the 17 party's over. You understand that, don't you? 18 MR. ADDINGTON: Yes, sir. Yes, sir, I do. 19 THE COURT: Okay. I mean, if it's --20 MR. ADDINGTON: And I understand if I chose to file 21 some amendment that had no application, the Court would dismiss 22 it, as they rightly should. I understand that, sir. 23 THE COURT: Well, having said what if I granted the 24 summary judgment, if I denied the summary judgment, I could

revisit the question of whether there should be an amendment or

25

1 not. That's for another day.

2 MR. ADDINGTON: Yes.

THE COURT: Mr. Rupp, I don't -- I understand that the company probably wants to put some finality to this and Mr.

Addington has had several bites at the apple. But if he -- he doesn't seem to want a free ride for a second amendment if he chooses. If you file an opposition or I have a problem with it and I give him leave to amend -- it seems to me if I give him leave to amend again, then you might not like that. But it

MR. RUPP: Yes, Your Honor. I mean, just to be clear about what we're talking about here, at the last status conference and since then, Mr. Addington has expressed his intention to amend his claim. And --

THE COURT: Right.

seems like it's not unusual.

MR. RUPP: Well, we may oppose that; we may not. But we may oppose that. We tried to work out a schedule and a structure to set aside our motion for summary judgment while we addressed the amendment of his claim, his third claim. And where we got hung up on was, you know, in our draft stipulation, we wanted some assurance that this would be the last amendment. He's had another chance. He'll seek to amend his claim. Whether that amendment is allowed or not, we'll proceed from there. But we just wanted some more finality than that rather than risk leaving open the door to a fourth or

1 fifth claim down the road.

THE COURT: I fully understand your desire for finality. I have to -- I have to play a role here, too, though. And if there is a challenge to the amendment and Mr. Addington has a proposed amendment that I approve of or I even over your objection it seems to me I have to reserve that objection, I'd give him a heads-up. Mr. Addington has been in this case for a long time. He's with counsel, without counsel, with counsel, without counsel.

If I stick with your stipulation and just leave it no further amendment without court order, then it seems to me you're protected. I'm not going to let him amend every month for the next six -- year and a half. And if your summary judgment is well-taken, it's over. You can't amend after that.

So it seems to me that the simple solution is to stick with your stipulation of a February 1 amendment date and the other times in there and just leave the fact that there's no free ride, no -- Mr. Addington doesn't have a free ride for further amendments, but he can seek permission from the Court to amend. And again, Mr. Rupp, you know that I'll listen to any opposition to any such request.

MR. RUPP: Thank you, Your Honor. That's -THE COURT: That's not -- listen. That's not what

you'd like, but it's not unfair. I want to put this thing

behind all of you. I'm sorry that that we're at this point.

But Mr. Addington should have gotten the message he can't just

2 file amendment after amendment. He's got to take his best shot

3 on this February 1 deadline. And then he'll either win or

4 lose it on the summary judgment motion. And if he wins the

5 summary judgment motion, I'm not sure where we go next, but I'm

6 not going to decide that. There's no summary judge motion to

7 act on at the moment.

8

MR. RUPP: Thank you, Your Honor.

9 THE COURT: Okay. So Mr. Rupp, if you just put -- I

mean, essentially the only thing that is in the proposed

schedule that you both submitted is that just keeping open

12 notes further amendments without leave of Court or consent of

PG&E. So why don't you just make sure the order reflects that?

14 And I will look forward to -- I'll assume that I'll be hearing

this on February 22nd on Mr. Addington's amended motion -- I

mean, his amended claim and -- excuse me, I should rephrase

17 that. If you consent to the amendment, then we go straight to

18 the schedule for the summary judgment. Right? Isn't that

19 right, Mr. Rupp?

MR. RUPP: Well, no, Your Honor.

21 THE COURT: If he --

MR. RUPP: If there's an amended claim, we need to

23 look at what that amended claim is.

THE COURT: Yes, yes, no. I misspoke.

MR. RUPP: If it's very different, then maybe our

PG&E Corp. & Pacific Gas And Electric Co. 1 motion for summary judgment would not apply or would need to be 2 amended to fit the new claim. 3 THE COURT: I may have misspoke. If Mr. Addington files an amended -- excuse me, a motion to amend by February 1 4 5 1 and PG&E does not oppose that motion, then you two gentlemen 6 go straight to paragraph 4 of your stipulation to meet and 7 confer and agree on a schedule for the summary judgment. If he 8 files on a motion to amend and you oppose it, then that'll be 9 argued on February 22nd. Right? 10 MR. RUPP: Yes. 11 THE COURT: Okay. Mr. Addington, you're clear on 12 that, right? 13 MR. ADDINGTON: Yes, sir, I am. 14 THE COURT: Okay. So Mr. Rupp, just make sure the 15 form of order is completely consistent. I think the three of 16 us are in agreement, but let's make sure that the written 17 record reflects that as well. 18 MR. RUPP: Thank you, Your Honor. I'll prepare --19 THE COURT: Okay. Good luck, gentlemen. 20 MR. RUPP: -- a written order, and I'll share it with 21 Mr. Addington. 22 MR. ADDINGTON: Thank you.

THE COURT: I guess there's no hope of trying to mediate this again, right, at this point? MR. RUPP: Not at this time, Your Honor.

23

24

25

THE COURT: Okay. All right. I will see you either

- 2 on February 22nd or sometime after that.
- MR. ADDINGTON: Thank you, sir.
- 4 THE COURT: Thank you very much.
- 5 MR. RUPP: Thank you, Your Honor.
- 6 THE COURT: All right. Ms. Parada, for the motions,
- 7 do we got any late claims? Do we have some of the pro se
- 8 parties who want to be heard?
- 9 THE CLERK: I believe so, Your Honor. I'll bring in
- 10 Ms. Sieger-Grimm in now.
- 11 THE COURT: Okay.
- MS. SIEGER-GRIMM: Good morning, Your Honor.
- THE COURT: Good morning. Let's get your appearance
- 14 there, please, Ms. --
- 15 MS. SIEGER-GRIMM: Yes. this is Susan Sieger-Grimm of
- 16 Brown Rudnick for the trustee of the fire victim trust.
- 17 THE COURT: Okay. Mr. Parada, let's bring in all the
- 18 | counsel who want to be heard. They can turn their cameras off
- 19 if they don't want to be on the screen. I see there's a
- 20 Ricardo Mejia, his hand up.
- 21 THE CLERK: I'll bring him in now.
- THE COURT: Oh, he's one of our pro se parties.
- 23 That's right. And have you heard from the others did you say
- 24 or not?
- THE CLERK: No, I have not, Your Honor. I see some

PG&E Corp. & Pacific Gas And Electric Co. 1 other hands raised. Would you like me to bring them over? 2 THE COURT: Well, I -- yes, I see Mr. Erdman and Mr. 3 Smithson. They should have been in touch with you if they 4 wanted to be heard. But -- and then Mr. Jamond and Ms. Masud. 5 They are counsel. 6 THE CLERK: I'll bring in the parties. 7 THE COURT: And then there's a Mr. Garcia. Well, it 8 appears that the pro se parties who were raising their hand 9 didn't alert you ahead of time. Let me bring them in anyway, 10 please. Okay. We'll start with the counsel. For the 11 12 nonlawyers, the pro se parties, just wait for a moment for the lawyers who are being brought in. When you're on the screen, 13 14 just state your appearance for the record. And then I'll call 15 upon the other parties. 16 Okay. Mr. Masud, you can stage your appearance, 17 please. 18 MS. MASUD: Good morning, Your Honor. Laila Masud of 19 Marshack Hays on behalf of Elizabeth Fern Fisher. 20 THE COURT: And Mr. Faircloth? 21 MR. FAIRCLOTH: Good morning, Your Honor. Jacob 22 Faircloth appearing for claimants in relation to docket Number 23 13318.

Jamond in?

24

THE COURT: And Mr. Ms. Parada, you bringing Mr.

- 1 THE CLERK: Yes, Your Honor.
- THE COURT: Okay. Well, while we're waiting, I'll say
- 3 to Mr. Smithson and Mr. Mejia and Mr. Erdman -- you don't have
- 4 | a mic or a camera activated, Mr. Erdman. But all of you, as
- 5 parties representing yourselves, were told to contact my
- 6 courtroom deputy if you wanted to be heard. Apparently, you
- 7 didn't all do that. But let's move on.
- 8 Mr. Mejia, do you wish to be heard this morning?
- 9 MR. MEJIA: Good morning, Your Honor. Yes, I do.
- 10 THE COURT: Okay. You'll have five minutes when we
- 11 when we come to you.
- Mr. Erdman, you'll have to -- if you want to be heard,
- 13 you need to turn your microphone on.
- MR. ERDMAN: Good morning, Your Honor.
- THE COURT: Do you want to be heard this morning also?
- MR. ERDMAN: Yes, sir.
- 17 THE COURT: All right. Mr. Garcia, is that your case
- 18 as well?
- MS. GARCIA: Yes, please.
- THE COURT: Oh, I'm sorry. Ms. Garcia. Pardon me.
- 21 And Mr. Smithson, did you come yet or not? Oh, there
- 22 | you are. Do you want -- yeah, your microphone is muted.
- MR. SMITHSON: Thank you. Yes, I would like to be
- heard today, Your Honor.
- THE COURT: Okay. Again, for all for me, it would

- have been helpful if you'd let us know ahead of time.
- 2 I'm going to proceed with the counsel first, and then
- 3 I'll hear from the pro se parties. So for Mr. Faircloth, Mr.
- 4 Jamond, and Ms. Masud, my scheduling order indicates you each
- 5 have ten minutes. The other four individual pro se parties
- 6 have five minutes. And then after that, I'll hear from counsel
- 7 for the fire victim trust.
- 8 Let me tell you that I've read the papers. As you
- 9 know, I've issued at least two orders in this case already that
- 10 | are relevant.

1

- I will tell you also that I'm going to listen
- carefully to your arguments this morning, but I am not going to
- make a ruling on the hearing, during the hearing today. We
- 14 have on schedule in a couple of weeks some more similar
- 15 | motions. And I'm going to wait until I hear them and then I'll
- 16 make a ruling on today's motions and those motions together.
- So with that, I will proceed. And I'll just go in
- 18 alphabetical order, which starts with you, Mr. Faircloth, and
- 19 then Mr. Jamond, and then Ms. Masud. So you have ten minutes,
- 20 Mr. Faircloth.
- MR. FAIRCLOTH: Thank you, Your Honor. Hopefully I
- 22 | won't go the entire ten minutes.
- We've read the Court's order from January 3. We'd
- 24 like to thank the Court for the opportunity to differentiate
- 25 | the present motion with -- in comparison to the other like

PG&E Corp. & Pacific Gas And Electric Co.

motions that were recently denied. We'd also like to take the opportunity to point out a couple of issues that we believe exist with the trust's objection, which are more thoroughly set forth in the reply brief, which the Court has read.

I think there's no doubt that the Court has broad, equitable powers with respect to the motion. We do believe there are some reasons which this motion should be granted, despite those prior motions which are similar to ours having been recently denied. In the Court's order denying those like motions, the Court did find that good faith had existed. But they were denied largely due to, first, unreasonable delay and second, prejudice to the trust.

With respect to the issue of reasonableness of delay, the Court stated that the following was absent, which is the, quote, lack of notice regarding the claims bar date or of the claims process at large, all of which plays into a reasonableness of delay.

On that issue, Your Honor, such details were discussed and unrebutted in our motion and the declaration in support of the motion. For example, paragraph 9 of Mr. Bowen's (ph.) declaration states, here in particular, none of the claimants had knowledge of their entitlement to file a claim within the extended bar date, nor were they aware of the existence of the FVT or that their particular damages from the 2017 North Bay fires were even actionable. Outside of word of mouth from the

PG&E Corp. & Pacific Gas And Electric Co.

other fire victim claimants, no such notice or alert was

provided, and many such parties had no good way of knowing that
their -- about their claims or of the claims process.

Additionally, the evidence in support of the present motion more substantially addresses the substantive issues on reasonableness of delay and under the circumstances we believe shows that the delay was reasonable. This is more substantively stated than our prior motions and the motions which were denied.

And if I could draw the Court's attention to again,
Mr. Bowen's declaration. In particular paragraphs 5 through 9
go into these issues in some detail. These statements were not
rebutted by the trust in their objection and are more
comprehensive and substantive than again what we previously
submitted on other motions.

As another example, one of the things we get into and try to detail is to add some context, which is that all of these families have suffered from numerous other wildfires. It's not just the case where they were in a car -- someone was in a car accident once. And you know from a car accident you suffered some damages. The only question is liability. These people have suffered from numerous fires, many of which were natural. And while they suffer damages, those damages, particularly noneconomic ones, were not actionable. So --

Where do I find evidentiary support for

THE COURT:

the broad statement that all of the claimants suffered from the numerous fires? That's an awful broad statement.

MR. FAIRCLOTH: Well, it's in Mr. Bowen's declaration.

And we've looked at where the claimants resided and have

resided and where evacuation orders have been issued. And all

of us, Mr. Bowen and myself, have also been subject to these

evacuation orders and experienced the same thing.

THE COURT: Okay.

MR. FAIRCLOTH: And again, it's something that's unrebutted. Surely no one is questioning that numerous wildfire evacuations, which are all the matter of public knowledge in the area — the point being, Your Honor, is we think the larger context which discusses those things and other things presents sufficient evidence of why many people would not know that their claims were actionable despite things like third-party ads, which, again, there's no evidence presented on that issue. But the Court has taken note of the existence of those ads.

And the second thing, other than reasonableness of delay is diminution and prejudice. With respect to those matters, our reply brief raises issues with the trust's failure to comply with Rule 9013 whereby the trust did not present any evidence on the issues of dilution and/or prejudice, nor did the trust present any evidence largely rebutting anything as to the other factors that we've discussed in our papers?. This

PG&E Corp. & Pacific Gas And Electric Co. argument was apparently not raised in the prior like motions.

But it's nevertheless particularly important.

On the issue of diminution and prejudice, we believe we have presented persuasive argument and evidence that it is in fact de minimis as opposed to largely eroding or something greater than that. This is unlike the trust which has presented no evidence on this topic. Here the necessary inquiry, we believe, is to analyze the actual percent decrease of future pro-rata distributions were the current claimants subject to our motions to be admitted. I think were the trust who have engaged in these calculations, which it could provide and do based on various hypotheticals and analyses, possibly even an expert, it would almost certainly reflect the decrease in future pro-rata distributions were these claimants to be admitted would likely not decrease more than one to two percent at most.

And with respect to the trust's kind of stated position in its papers, it has largely stated throughout these objections that committing additional late claims might prevent the trust from making further pro-rata distributions whatsoever. There's no evidence of that. That's simply not the case, nor has -- it just seemed like that -- I would love to see the numbers would reflect that that is the case. We understand the argument of there's some delay and administrative costs. But even where those to be included and

PG&E Corp. & Pacific Gas And Electric Co. analyzed with respect to prejudice, we believe it would nevertheless reflect that it's de minimis.

And then I have only two more points. Hopefully, I'm not getting close to my time, Your Honor.

THE COURT: You'll have three or four more minutes.

Sure.

MR. FAIRCLOTH: The third thing is the trust has recently provided the number of timely noneconomic claims which were filed and did not have a property damage component. This was due to the Court inquiring on that subject at a prior hearing December 10, I believe. And it was done in an effort to show that these types of tardy claims, which are noneconomic, could have been timely submitted.

I think though that the number given, it was somewhere around 1,700 of 82,000 timely claimants excluding children I believe, that that number in the larger context gives credence to our evidence and arguments raised in our motion. The number of such claimants is somewhere around 2.1 percent of the total number of timely claimants.

It also makes sense that those claims without property damage would be latent and delayed, given that emotional distress is something that is often dormant, particularly in children. And I believe we got into some of that in Mr. Bowen's declaration. It too was an unrebutted factual statement.

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

Finally, the last point, Your Honor, I would just like to -- it has to do with this 930 deadline in the liberal nonopposition policy. The trust filings earlier stated it would abandon its liberal nonopposition policy, but it would do so in favor of a stricter review for those post-September motions. I think what has happened though is that instead of a more strict review, what the trust has done is just take blanket opposition to all such motions. I don't really think that's within the spirit of what it was submitted, nor do I think -- and one example of that is the trust had even objected to pro se motions which were timely submitted but were docketed in early October. It was apparent to me, Your Honor, that those pro se claims had been received by the clerk in time and the trust nevertheless took this -- it altered its policy from to more strictly review things to just a blanket opposition policy. I think that's led to confusion and now in numerous vested proceedings.

THE COURT: So your point is that -- someone else is talking. Someone else, just mute your mics, please.

So Mr. Faircloth, if I understand you correctly, you're saying that the blanket policy is inconsistent with this notion of looking at it more carefully, more specifically on a case-by-case basis. Is that the point?

MR. FAIRCLOTH: Yes, Your Honor.

THE COURT: Okay. All right. Thank you very much,

- 1 Mr. Faircloth. Appreciate it.
- 2 MR. FAIRCLOTH: Thank you, Your Honor. I appreciate
- 3 | the opportunity to speak.
- 4 THE COURT: Mr. Jamond, your turn.
- 5 MR. JAMOND: Well, thank you, Your Honor. Can you
- 6 hear me?
- 7 THE COURT: Yes, I can.
- 8 MR. JAMOND: I have -- I read your previous order in
- 9 this matter. And I would like to suggest something to you for
- 10 you to consider. But first, I'd like to tell you a story. If
- 11 I take my take a few minutes to do this, but I --
- 12 THE COURT: You've got ten minutes.
- MR. JAMOND: I got ten minutes. I'm watching my
- 14 clock.
- I live in Santa Rosa. In 2017, on the second or third
- 16 | night of the fire, my wife and I were woken up by the police
- 17 | with loudspeakers, emergency vehicles. They told us we were in
- 18 | imminent danger, we had to leave our house. This was about
- 19 3:30 in the morning. Both of us had planned for this
- 20 | contingency. We had put clothing and other items in our
- 21 | vehicles. We got dressed. We left with our go-bags. Both of
- 22 | us took our vehicles. Of course, everybody else was doing this
- 23 at the same time. And we -- it took about an hour to go two
- 24 miles. It was that much traffic there.
- But I left the house. I went to my downtown central

PG&E Corp. & Pacific Gas And Electric Co.

office in Santa Rosa, which is a converted house. It's an

old -- maybe you can see it in the background. It's an old

1920s house. It's converted. It has a kitchen, a full

kitchen, a full bath with a shower.

My wife and I stayed here in my office for three days. We were prohibited from going back to our house. We slept on the floor of the conference room. It has a big rug. We slept there. Went back to the house. The house was not damaged. There was no damage to the house. But the power had been off, and all of the food in the refrigerator was spoiled. And also the house was filled with smoke.

So I contacted my insurance company, Farmers

Insurance, and they said, well, two things. Number 1, we had a 500-dollar deductible on the food in the refrigerator. They would not pay that. The smoke damage, only if the damage persisted for another thirty days would they pay something on that. As it turned out, the smoke eventually dissipated after about two weeks. So as a result, we really had no claim with our insurance company.

PG&E filed bankruptcy. I filed a claim personally with the Court. How to evaluate that claim? I put down, I came up with this number, 5,000 dollars for myself and my wife for having to go through this. That's what I came up with.

Plan was confirmed. I get a notice from the claims administrator that I now have to submit a detailed

PG&E Corp. & Pacific Gas And Electric Co.

questionnaire, which I did, took a long time to fill out, and I submitted it to him online. And then about a year later, I heard nothing from them.

About a year later, I contacted them and said what's the status of my claim and then was informed that your claim was incomplete because you hadn't filled out a W-9 request for social security number validation. I did that again.

About nine months later, I contacted them again. And they said, well, what's the status of this. We're not going to pay you anything unless you submit -- that's what they told me. We're not going to pay you anything unless you first submit a claim to your insurance company. And then I proceeded to explain to them online to the email I'd already done that. They were not going to compensate me for anything. And then I was told, well, please provide us with a full copy of your insurance policy.

So I spent about half an hour trying to find the Farmers Insurance policy. I finally found it, it was in a booklet form, to provide them a copy, but I had to make a hand copy of the policy and photocopies and then submit it through the scanner to them in a PDF format. The upshot of all this is in November, a couple of months ago, I received an email communication from the claims people. They said we have made you a settlement offer. And I looked online. And the settlement offer was we're denying all of your claims for

PG&E Corp. & Pacific Gas And Electric Co.

tangible personal property lost because of insufficient proof
of documentation, I couldn't prove the cost of it, apparently
the food, but we are allowing you and your wife a tier 4
emotional distress claim in the amount of 10,000 dollars each,
which if you accept, we will pay you 4,500 dollars cash up
front. I immediately accepted that.

THE COURT: I'm not surprised.

MR. JAMOND: Here's the point of the story. Here's the point of the story. After two and a half years of going through this, I felt stupid for even bothering to file a claim. They put me through all the stuff. It wasn't worth my time. I was -- I read all this stuff online about how the administrative professionals are taking advantage of this. There's nobody. PG&E was slow-walking these claims. I read all that stuff. If they had offered me 1,000 dollars cash, I would have taken that.

So here is my suggestion. I know that you are probably not inclined to revisit your earlier ruling in this matter. But maybe you should consider modifying it somewhat, especially for people who have no tangible personal property claims, whose claims are basically for these kind of emotional distress. Most people, I believe -- it never occurred to most people who didn't have a physical loss that they potentially could have a claim against PG&E for the hassle and the distress that was caused by the fires. Most people didn't even think

1 that way.

But perhaps in your order, if you want to think about this some more, you could say, well, look, I'm going to disallow claims except for with the proviso that those individuals who have emotional distress claims, if they choose to file a claim, get an amount not more than X dollars, X dollars is a number you could come up with, those claims will be allowed. That way, it's very easy, as I understand it, for PG&E to determine who was evacuated. They have a -
THE COURT: Well, let's -- hold on. Hold on. Let's take PG&E out of the discussion. It's the fire trust.

MR. JAMOND: The fire trust.

THE COURT: That's the only respondent here. Okay.

MR. JAMOND: All right. The fire trust, I think it's very easy for them to determine who was evacuated, who was under a mandatory evacuation. And if the cap allowed claims at a certain dollar amount, most people would be happy with that. In other words, it doesn't have to be an all-or-nothing situation. You don't have to basically say I'm not going to allow -- I'm not going to allow any claims whatsoever or allow all the claims. You might be able to craft some kind of device wherein some kind of claims could be allowed to a certain cap for those people on an equitable basis who didn't subjectively realize that they potentially had a claim. That's my take.

Obviously, we would prefer that you allow all these

PG&E Corp. & Pacific Gas And Electric Co. late filed claims, but as a fallback position, I think that might be something you could consider as you review all these other issues. THE COURT: Well, Mr. Jamond, it may be a very creative suggestion, but where do I have the authority to do I mean, if the trust -- if the trust wishes to announce a policy of emotional distress only at a cap it will allow, that's fine. Where do I get the authority to retool the trust? MR. JAMOND: Because it's the right thing to do. mean, when in doubt, do the right thing. I don't think anyone is going to object to your decision. PG&E -- or the trust will not be objecting to your decision. THE COURT: I don't know whether they will or not. think --MR. JAMOND: I don't think anybody in the BAP or the circuit would object to your decision on such a matter. are very highly respected. I think you could craft this on your own, and it would float. And I think it's the right thing to do. It's just the right --THE COURT: Let me just -- well, it may be the right you. You got the 4,500 dollars for each of you and your wife,

thing to do under the circumstances. But one more question for right?

24 MR. JAMOND: Right.

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

25 But you're still in line to get fifty-five THE COURT:

- 1 percent more in the future, right?
- 2 MR. JAMOND: I would discount that heavily at this
- 3 time, Your Honor. Potentially, yes, but --
- 4 THE COURT: No. But seriously, I'm not -- this hasn't
- 5 turned into a make Jamond get money back. The point is that
- 6 whether it -- whether the trust should have done this earlier
- 7 or shouldn't is the point. You filed a claim for you and your
- 8 | wife for 10,000 dollars, and you've been paid a good portion of
- 9 | it already. And you will get paid more in the future. And
- 10 you're not complaining about that, right?
- 11 MR. JAMOND: No, I'm not complaining about it.
- 12 THE COURT: Okay.
- MR. JAMOND: But on behalf of other people, there are
- 14 | a lot -- I happen to know, for example, Your Honor, that one of
- 15 | your retired colleagues whose fire -- the fire came within 200
- 16 yards of this house did not bother to file a claim.
- 17 THE COURT: Well, then we -- that's his choice. I
- 18 | understand that. And I don't make light of the people that
- 19 suffered any losses in these fires. Anyway, Mr. Jamond, I
- 20 appreciate your presentation. And I will take your matter into
- 21 | consideration. And I'll ask the counsel for the trust to
- respond during her time in a few minutes.
- But -- and let me say to you, Mr. Jamond, and also
- you, Mr. Faircloth, you're welcome to stay on the screen after
- 25 you've made your argument, but you can also turn your cameras

- off if you want. It's up to you. I don't mind looking at you.
- 2 And you have to look at me. But you can you can turn your
- 3 cameras off if you want.
- 4 MR. JAMOND: I don't want to turn my camera off,
- 5 Judge.
- 6 THE COURT: Okay. Ms. Masud, it's your turn. And you
- 7 have ten minutes also.
- MS. MASUD: Thank you, Your Honor. Can you hear me,
- 9 Your Honor?
- 10 THE COURT: Yes. Yes, I can.
- MS. MASUD: All right. Great.
- So before moving to my legal argument, I'd like to
- 13 start with some background. My firm, Marshack Hays, and the
- 14 | Singleton Law Firm have been involved in this case since the
- 15 | early days. And we had the privilege and honor of being a part
- of the mediation that basically took over a San Francisco
- 17 building with about ninety or so people, as well as Judge
- 18 Trotter in order to try to get to a plan.
- As for me personally, aside from being involved in the
- 20 early days of this case, over the last couple of years, if you
- 21 take a simple overview of the docket, I'm no stranger to having
- filed late claim motions. I've filed dozens, and I've worked
- with previously debtors' counsel, Mr. Kramer, Mr. Rupp, Mr.
- Goren, and then I've also worked with Ms. Sieger-Grimm of Brown
- Rudnick, who's here today representing the fire victim trust.

So to that end, I have been monitoring all the objections that have been brought by the fire victim trustee. I went through and created a spreadsheet that's slowly growing and growing of all of the motions that have been filed, the objections, the grounds for the -- the basis of the objections. And on top of that, I reviewed all the Court's orders that have been entered for all of the late claimed motions.

What I've gathered from all of that background research is, if I may, is that what's abundantly clear is absent circumstances that are extraordinary, a late claim motion is unlikely at this juncture to be granted.

Specifically, when I saw the court's order prior to what is known as the September 13th informal deadline where the fire victim trustee no longer was going to be taking a liberal policy towards these motions, when I saw those orders come in from the Court, I went through them in great detail, discussed it with our fire victim team, and made sure that anyone who would contact our firm would provide us details of what they went through and demonstrate that there were some extraordinary circumstances as well as we needed confirmation that there was a lack of knowledge about the bankruptcy and the bar date.

That additional instruction and step that our firms undertook was to ensure that we would not file any motion with the Court that would fall within the objections or the orders that have previously been filed on the Court's docket. This is

PG&E Corp. & Pacific Gas And Electric Co.
why the motion that I'm here on today involves one claimant,
only one, because after asking those questions of anyone who
called us, the one claimant that met the standard for
extraordinary circumstances was Ms. Elizabeth Fern Fisher.

So that's kind of the background that I'm walking into this with, Your Honor, is I understand all the orders that have been filed. I understand all the objections that have been filed. I have taken them seriously, Your Honor, as all other counsel I'm sure have. And I've made sure that the only motion that I am filing is one that meets that standard.

So moving to the legal argument, the interesting thing that's kind of happened between the filing of my motion and this hearing is that Rule 3002(c)(6) has actually been amended. So on December 1, the language was changed to say on motion filed by a creditor before or after the expiration of the time to file a proof of claim, the court may extend the time by not more than sixty days from the date of the order granting the motion. It says the motion may be granted if the court finds that the notice was insufficient under the circumstances to give the creditor a reasonable time to file a proof of claim.

According to the advisory committee notes, this amendment now provides a single standard for granting or denying an extension of time to file a proof of claim. Because it's only been about two weeks since these revisions, there's no case law in the Ninth Circuit construing the changes. In

PG&E Corp. & Pacific Gas And Electric Co.

fact, there's no real authority that has construed any of the
2008 post-revisions. But if you take a look at the revisions
of the rule, what started as a very strict standard where you
could only seek a claim -- you can only file one of these
motions to seek to have -- to seek -- excuse me, to seek your
claim being deemed timely for purposes of distributions. In
'96 it was only if there was a surplus. Forward to 2008, it was
only if for some reason the creditor listed and listed you out.

Case: 19-30088 Doc# 13442

So as with the evolution of the rule in the amendments to the rule, what's become abundantly clear is that the policy is a very liberal policy. It takes into account fairness and as a Bankruptcy Court, all equitable factors.

So as this Court previously stated in its December 20th order, each late claim motion stands or falls on its own. So the question becomes, under what circumstances is it appropriate to grant or deny this motion?

So the circumstances in Ms. -- and I'll call her Fern because that's what she goes by -- in Fern's case is that she was rendered homeless as a result of the fire. And since being evicted, she took refuge in a residence where there was no running water, there was no electricity. And then when she found a location where there was some type of running water, which happened to be a campsite, she shifted over to that location and began to reside there for a period of six days. The six days -- six days at a time I should say. The reason

being is that the campsite has a rule that on the seventh day you have to leave, and then you can come back. They don't allow continuous residency.

So Ms. Fern, as a result of suffering the trauma of the fires, was rendered homeless where she was either living, if you can call it living, in a dilapidated property on -- for one day out of the week. And then on the other six days she was living at a campsite and making do.

So the extraordinary circumstances here in this case is that the notice that was very fulsome by the debtors wasn't and did not reach Fern. And the evidence that we have of that is that in the motion, Fern stated through her counsel that there — she did not know there was a bankruptcy in place and she did not know about a bar date. Because of those circumstances, she did not file a proof of claim.

Moving forward, when she developed various health issues where she was hospitalized, she was not aware of the Court's orders that there is this balance of equities that I need to consider for the fire victim trust and current victims who have timely filed claims. And I'm not challenging the good faith of the victims who are now filing these motions. What I am in a difficult position of doing is taking a look at each motion, because each motion stands and falls on its own.

And so we went through and provided the information to address the Court order about why should these motions or this

PG&E Corp. & Pacific Gas And Electric Co.

particular motion, Fern's motion be granted. Why doesn't the reasoning of my earlier orders apply? And so the answer is twofold.

In the December 21st order, the Court highlighted that each claimant has described circumstances that basically amount to a lack of realization that their particular circumstances could be compensate but not the lack of notice regarding the claims bar date. The fire victim trustee also responded and said that it appears that Mr. Fisher did not submit a timely claim due to the fact that she was not aware of her claims being compensable. But that argument overlooks the fact that Ms. Fisher statement was that before September 2022, she was unaware of PG&E's bankruptcy and her ability to file a proof of claim.

The second issue that I believe warrants a response is the trust itself is a little bit unique in terms of its funding. Everybody is aware that the trust is not fully funded because stock remains outstanding to be reduced to cash. And so the calculus and the numbers are going to change. Those variables because -- are going to result in a pot of money that, as we stand here today, we don't know what that exact amount is. Adding Fern's claim, however minuscule it may be, is not going to mean that the calculations have to be adjusted just for her. The calculations will have to be adjusted regardless because of the variable factor of the stock.

And so we understand the concerns raised by the Court.

We understand the concerns raised by the fire victim trustee.

And as another counsel has stated, the policy now is a stricter review of each motion and each claimant's circumstances. We believe that Fern meets that criteria. And that is why we have brought that motion. And unless the Court has any questions,

8 THE COURT: Thank you very much, Ms. Masud. I
9 appreciate your argument. And --

MS. MASUD: My apologies, Your Honor. In the alternative, if the Court is inclined not to grant the motion what we are requesting that it at least be allowed as a late-filed claim. If it's --

THE COURT: Well, but as you know, I mean, late-filed claims work in certain circumstances. But I think --

MS. MASUD: Correct.

that's my argument. Oh --

THE COURT: -- what you know from your monitoring of the case, after we get the fire victims out of the way, we have FEMA right behind. So it's very tempting to take the Chapter 7 rule and have a late claim procedure ahead of equity. But that doesn't work here. I mean, if I thought that would work, I might pursue it because it's one of these things where -- well, it's one of these things that doesn't appear to be an option. If the trust believes that that is an option, I hope that I'll hear from counsel on that subject.

Anyway, thank you for your presentation. I make you the same offer I made to the other counsel. You can stay with us if you want, or you can turn your camera off or you can do whatever. As I say, I'm going to -- I'm not going to make a ruling today, and I'm not going to come back for a rebuttal argument. So after the oral argument from the other parties and the trustee, I'm going to be done. But it's up to you. Thank you very much.

MS. MASUD: Thank you, Your Honor.

THE COURT: Okay. Now for the pro se parties, I just follow the same procedure. I'll just be arbitrary but alphabetical. So I'll call on Ms. Garcia first and then -- I'm sorry, Mr. Erdman first, then Ms. Garcia, then Mr. Mejia, then Mr. Smithson.

So Mr. Erdmann, I see you -- there are two of you there. One of you -- one of you going to make the argument? I need one person to make the argument. So state your name. And you have five minutes, Mr. Erdman.

MR. ERDMAN: Good morning, Your Honor. This is Daniel Erdman.

THE COURT: And by the way, your colleague or your companion can be on the screen. I don't mean to be rude. I just want -- I only want to hear argument from one person.

MR. ERDMAN: Sure, of course. Understood.

25 Thank you for the opportunity to speak with you as

PG&E Corp. & Pacific Gas And Electric Co.
victims who are greatly affected by the 2017 Northern
California wildfires. We apologize to the fire victims trust
for the tardiness of our claim, and we sincerely hope that we
can convince you to accept our late claim.

During the 2017 Tubbs fire, we were evacuated from our Rincon Valley home in the middle of the night without warning or notification. As we watched the flames come down the hill behind our house, we quickly packed a few essentials and rushed to evacuate to family an hour and a half away. While evacuated for nearly two weeks, we had no idea we returned to our home intact. We're very blessed that our property ended up surviving, unlike so many others.

Stress, displacement, and smoke had a significant impact on my wife, who at the time was seven months pregnant. Shortly after the fires, Julianne was diagnosed with prenatal hypertension, pre-eclampsia, and our unborn daughter with intrauterine growth restriction. These are serious, life-threatening conditions requiring frequent and specialized medical care for the remainder of the pregnancy, culminating an emergency C-section and a baby who was born early with extremely low birth weight. This was due to the effects of the fire, as evidenced by our health care provider and corroborated with several medical studies.

I understand that we're late to file a claim. We did see billboard ads, TV ads, and hear radio ads from various

legal firms offering to submit claims on our behalf. But given

2 today's identity theft and scam prevalence, we generally

3 | thought these ads to be malicious. We're not active on social

4 media. We received dozens of spam and malicious emails posing

5 as legitimate fire victims emails which casts serious doubt on

6 the legitimacy of any official emails we may have received.

7 None of the publications that we saw explained our eligibility

requirements. And as a result, we were unaware that we're

9 eligible to submit a claim.

In addition to this, we moved to another home in May 2019 and thus did not receive any mail that may have been sent to our home -- old home indicating our eligibility to submit a

13 claim.

8

10

11

12

14

15

16

17

18

19

20

21

22

23

24

25

In early December 2022, a neighbor from our previous neighborhood stopped by and asked if we had submitted a claim for the 2017 fires. We hadn't. He explained that he found out about the process to file a claim through a friend who heard it from his brother and so on down the line, thus confirming that word of mouth is how many people heard of their eligibility. He continues to educate us on the eligibility requirements and roughly explained the process to file the claim as he had filed a claim in late June of 2022. We had no idea that we were eligible. We filed the claim days later after determining the claims process.

From the fire victims trust website, the fire victims

trust is, and I quote, ever focused on resolving the fire victims' claims to help them recover and move on successfully with their lives, unquote. If this mission statement is true and they're ever focused on this, then we should be allowed to file a claim. And time should not be a stipulation for having our claim accepted.

Are we any less of a victim because we filed our claim late? We lived through these fires and were greatly affected. I understand the trust has the discretion to establish a deadline, which, by the way, wasn't conspicuously posted on the trust's website. Instead of disallowing our late claim altogether, perhaps the trust can weigh this factor when determining compensation: In other words, if you filed a late claim, you should receive less restitution. This would be fair to earlier claimants as well as to the trust.

Your Honor, thank you and the Court for this opportunity to speak. And I urge the fire victim trust to stand by their mission statement and allow my wife and I to file a claim so that we can move on with our lives. Thank you.

THE COURT: Okay. Thank you for your presentation,
Mr. Erdman. I appreciate your comments.

Ms. Garcia, you are up next, please. And you have five minutes.

MS. GARCIA: Okay.

THE COURT: Again, I don't mind if multiple people on

the camera. I just only want one to make the speech. Just
make -- state your name.

MS. GARCIA: Okay, Your Honor. This is Frewoini

Garcia. Thank you for taking my claim.

I just wanted to start saying that all these claim that it was out there that we -- I didn't know anything until recently. And me and my kids and with asthma, in the house, the house was a smoke full. And work, I did not work for a long time. And the food that we had in the freezer was out. We had two, one refrigerator, one freezer. The food was just spoiled very badly.

And school for the kids, no school. And emotional distress with the kids. And -- and we had worried about the kids splitting everywhere. And I have asthma, and I needed insulin. My insulin was out, very expensive. And I didn't have anything because I had to keep it in the refrigerator.

And our house -- and we couldn't come back. We were kicked out our -- from our house. And we were in a hotel. And kids were really stressed out.

I was -- I am actually a single mother with them. It was very stressful for me and to deal with. But thank you for today taking my case. And I hope you consider looking at this. And lastly, thank you. I appreciate it. And I -- this is my second language, English. And excuse me with not pronouncing things right.

THE COURT: Thank you, Ms. Garcia. Your English is fine, and I appreciate your comments. And I appreciate your explaining the circumstances you've been subjected to. And as I said with the others, I will listen to your arguments. I'll listen to the trust's arguments. And then I'll be issuing a decision not today but sometime in the near future. So I appreciate your comments. Again, you're welcome to stay on the camera and watch or turn it off. It's up to you. Thank you for your time.

MS. GARCIA: Thank you.

THE COURT: All right. Mr. Mejia, I believe it's your turn under the arrangement. And you have five minutes, sir.

MR. MEJIA: Thank you, Your Honor.

So yeah, I was just here to basically -- not an argument, but more so to explain my reasoning for filing late.

And it was just basically just simply being unaware of the -- unaware that I was actually able to file a claim if I didn't have any physical damage that was done. I didn't realize that there was a lawsuit in play. So me filing wasn't because of, lik4, negligence or I forgot to place a claim or anything. Had I known earlier, I would have acted right away and filed that, being that I myself and -- as well as my family were all, you know, fire victims as well as everyone else here on that morning of October 2017, which was just full of confusion, fear, and you know, emotional and mental distress, being

PG&E Corp. & Pacific Gas And Electric Co. 1 displaced on top of, you know, losing food or, you know, 2 missing work and whatnot, which is why even though I am filing late, I was hoping to still be held in consideration for any 3 4 compensation that was in play. 5 THE COURT: Okay. Thank you very much, Mr. Mejia. 6 That's all I have. MR. MEJIA: 7 THE COURT: Again, same to you. I appreciate your 8 presentation. And I'm sorry about the circumstances you 9 described. And I'll take the matter under advisement, as I 10 said, with the others. 11 MR. MEJIA: Okay. Thank you for your -- thank you --12 THE COURT: Thank you. 13 MR. MEJIA: -- for the opportunity to speak. Thank 14 you, Your Honor. 15 Thank you. Mr. Smithson? THE COURT: 16 MR. SMITHSON: Hello. Can you hear me? 17 THE COURT: Yes, I can. 18 MR. SMITHSON: Excellent. 19 THE COURT: Good morning. 20 MR. SMITHSON: Good morning. 21 First, I'd like to say thank you for taking the time 22 to hear my appeal today to file a late claim. On the night of 23 October 8th, 2007 (sic), I was driving home from work, Vertex 24 Climbing Center, where I had just gotten off work. My drive

took me along the Found Grove Parkway to Rincon Valley, where I

lived at the time with my family at 6293 Melita Road. And like
many Santa Rosa residents, I will never forget that night or
the many days following. My home, my work, and even the
commute between them were all in evacuation zones. Are my
friends and family safe? Do I still have a place to live? And
what about where I work? Do I still have a job to return to?

These were all questions burning to be answered.

I also remember reading and listening to the news the following year and a half as PG&E's court case was being decided. And the last thing I remember seeing regarding this case were scammy-looking billboards along Highway 101 and radio commercials that felt the same, third parties, or that just — it sounded like people trying to take advantage of fire victims. And I nor anyone in my family living at 6293 Melita Road received any kind of notification regarding this that we were able to file claims against PG&E, let alone how or when to do so. Similarly, my place of work did not receive any information regarding this claim either.

In the past five years since then, I have moved. And there's been a global pandemic. And I've only just learned of the fire relief claim through word of mouth, like many others here today. And if it was not for a friend of the family informing them and then them telling me, I never would have known that I qualified to be a part of this. As it is, I found out too late to file a claim in time by the deadline with the

PG&E Corp. & Pacific Gas And Electric Co.

rest of my family still living at Melita Road. And everyone
who lives there currently and filed late claims in time were
approved through the Court to receive compensation. And I
believe if I had been informed in time and filed by the
deadline, I would have also been approved.

And in closing, I would just like to thank you for

And in closing, I would just like to thank you for your time today and for providing one last opportunity for fire victims to file late claims.

THE COURT: Well, thank you for your time also, Mr. Smithson. You've committed your time as well. And I appreciate your comments. And as with the others, I will take them under consideration.

MR. SMITHSON: Thank you, Your Honor.

THE COURT: And you'll hear -- you'll get a written decision from the Court sometime, although not immediately.

Thank you for your time. And you're welcome to stay on the camera or decline if you wish -- or depart rather if you wish.

Okay. Ms. Sieger-Grimm, you've been here before. You know the drill. You've heard from -- new suggestions today, so you have twenty minutes to do your thing, if you'd please.

MS. SIEGER-GRIMM: Thank you, Your Honor. Again, this is Susan Sieger-Grimm from Brown Rudnick. And we represent the fire victim trustee.

I believe the trustee has addressed the majority of the statements in prior filings or they were addressed in your

1 December 20th order.

2.2

Just a couple of things. The trust has never disputed the late claims. We're not judging them. We're not saying they're not valid. It's is all a matter of late claims process. And that's a matter that has to be considered obviously in equity. And we're looking at a three-year deadline. So that's what we're -- we're looking at that. And we're also looking at the people who have already filed claims.

The trust is run pursuant to the trust documents that were approved by the Court. A lot of this was done before the trust was even in existence. So to the extent that there's issues about sufficiency of notice, that's before the trust. And that matter was decided by the Court, so we're not going to address that.

I do just want to point out that while there are only seven motions before the Court today, the motions represent 154 separate claims and 421 separate claimants, which is not an insignificant number.

But I do want to point out to the Court some things that you might not have seen if you hadn't looked at the trust website. First of all, as of December 30th, the trust had issued determination notices on account of more than ninety percent of claims questionnaires that have been submitted. It's awarded 14.71 billion dollars in determination notices so far.

THE COURT: Fourteen -- I'm sorry. How much?

2 Fourteen?

3 MS. SIEGER-GRIMM: 14.71.

4 THE COURT: 14.71.

MS. SIEGER-GRIMM: Yes. And has paid at this point nearly six billion dollars to claimants. These numbers are going to be updated again a little earlier. Usually it's the 15th and 30th. But because of the holiday and the 15th being a Sunday, we're going to post this on January 13th, which is Friday. So there will be an update then.

The bottom line for the trust right now is that the claims determinations are more than ninety percent complete at this point. And it's time for the trust to move forward and try to bring closure to people who have been waiting not only since 2017 or earlier based on their fires, but since the trust has been in existence. And balancing the equity of the people, 80,000-plus people who filed timely, including people who had similar claims that people presented today, balancing that against people who are learning about this three years later, trying to get everything -- everyone paid as much as we can, doing it as quickly as possible, and do it in an efficient way.

Not judging people's claims, not trying to be unfair, the September 30th deadline, that wasn't a guarantee that anything prior to that deadline would be allowed or anything after the deadline would be disallowed. It's a matter of we've

PG&E Corp. & Pacific Gas And Electric Co.

looked at things prior to September 30th a little more lax and

just trying to let in a lot of people. Unfortunately, the

numbers got huge. And the press was getting overwhelmed with

claims compared to the limited amount we have. That doesn't

mean that the claims all before are all better claims or better

circumstances that there are now. We had -- a line had to be

drawn so that we could start trying to move forward.

Again, nobody disputes the claims. And we really appreciate everyone who has shared their stories and understand that people were put through a lot of terrible circumstances.

And again, this isn't PG&E deciding your claims. The trust has these. We were handed them by PG&E. And we're trying to do the best thing for everybody involved. And that's all.

THE COURT: And what do you have -- do we have any suggestion on what I do about either Mr. Jamond's suggestion for a discount for late claims or Ms. Masud's suggestion of simply allowing late claims?

MS. SIEGER-GRIMM: Well, as you recognize, Your Honor, if, in fact, all current claims are paid in full, there's a rather large plan that goes to FEMA.

In addition, some of the requests were to rewrite the claims process.

THE COURT: But FEMA hasn't taken a position on this. I mean, FEMA hasn't come in and joined or opposed any of the

PG&E Corp. & Pacific Gas And Electric Co. late claims. So FEMA seems to be acting the way FEMA's supposed to be, letting the victims get paid before it gets paid.

MS. SIEGER-GRIMM: I don't know if they have -
THE COURT: What I'm saying -- let me state it

differently. Let me state it differently. If I allow today's

claims or next week's claim, whatever, even one late claim

theoretically might impact whoever is next in the waterfall.

But FEMA is next. And they haven't -- that's the federal

government. The federal government has come in and said stop

allowing late claims. They seem to be acquiescing. It seems

to be acquiescing in the decisions, at least consistent with

what the trust has made prior to September 30th to allow

hundreds of late claims.

And now today if I were to accept these or to go back and revisit the ones that I disallowed last month, it's hard for me to imagine that FEMA is taking a legal position that that's the wrong outcome. That's all I'm saying. You don't have to agree with me. It's just an observation.

MS. SIEGER-GRIMM: I'm not going to guess what they're thinking or if they've even considered it. But I will reiterate that the trust is already awarded to the current claimants in the trust 14.71 million dollars.

THE COURT: Well, and at least are you still confident that as of now, there is no reason to believe that there's a

PG&E Corp. & Pacific Gas And Electric Co. 1 hundred percent payout to the allowed claims? 2 MS. SIEGER-GRIMM: I can't -- I mean, I don't know 3 what's going to happen. We don't know what's going to happen 4 with the stock. At this point --5 THE COURT: No, I admit --6 MS. SIEGER-GRIMM: -- we're beyond what we -- the 7 corpus of the trust originally. 8 THE COURT: Ms. Sieger-Grimm, if the stock suddenly 9 went up to twenty dollars, we would have a different 10 discussion. If the stock dropped down to eight dollars, we'd have a much different discussion. I and I'm not asking you to 11 12 predict the stock. I'm just saying, based upon the amount 13 that's been distributed in value and the allowed 14 determinations, it seems to me it's a stretch to think that the 15 timely allowed claims are going to get paid in full. 16 So whether it's a de minimis impact or something other 17 than de minimis, allowing a late claim now does affect the outcome for the timely claims. That's still a true statement, 18 19 isn't it? 20 MS. SIEGER-GRIMM: Absolutely correct. 21 THE COURT: Okay. 22 MS. SIEGER-GRIMM: Both in value of claim and in the

they're going to get in the end.

time that they have to wait until they can even find out what

(973) (975-6年) operations@escribers.net | www.escribers.net

23

PG&E Corp. & Pacific Gas And Electric Co.

out that the rules got changed? And does that rule change

suggest any different result for this case? I don't know. I

don't -- I hadn't thought about it until she mentioned it.

MS. SIEGER-GRIMM: Well, extension of time to file a claim versus file it -- allowing the filing a claim. But in most cases, the overwhelming majority of cases are dealing with small -- the Supreme Court case that most people take, there's a twenty-day delay. It's a very different thing than what we're talking about now, for the most part, three years. We're now past three years, past the deadline. And it's not just a matter of the deadline having been passed three years, but we have people waiting in the trust that we are waiting to see -- we can't pay them in full. We can't even tell them what they're going to get in the end until all the claims are determined and adjudicated.

THE COURT: Okay. I accept your answer. All right. Thank you for your time and presentation.

Again, I'll repeat what I said at the outset for those who are staying listening in. I've taken the matter under advisement. I am not going to make a ruling until at least a couple of weeks because there are some -- a few other -- another group of claims that are going to be coming up on the calendar very shortly. And I don't want to do this in a piecemeal fashion.

So for all of you, both lawyers and nonlawyers who

PG&E Corp. & Pacific Gas And Electric Co. participated today, I appreciate your time and effort. Thank you for participating. And the matter stands submitted. And we'll conclude the hearing now. Thank you for your time. (Whereupon these proceedings were concluded at 11:07 AM)

CERTIFICATION

I, Michael Drake, certify that the foregoing transcript is a true and accurate record of the proceedings.

/s/ MICHAEL DRAKE, CER-513, CET-513

eScribers

7227 N. 16th Street, Suite #207

Phoenix, AZ 85020

Date: January 11, 2023

				rage .
A	address 32:25	38:4 45:24	appear 34:23	47:22
abandon 20:4	44:14	48:1,13,15	appearance 5:8	aware 15:23
ability 33:13	addressed 7:19	allowing 24:3	11:13 12:14,16	32:17 33:10,17
able 25:21 40:17	43:24,25	46:18 47:11	APPEARAN	awful 5:22 17:2
42:16	addresses 16:5	48:17 49:5	3:14	AZ 4:23 51:13
absent 15:14	adjudicated	alphabetical	appearing 12:22	
29:10	49:15	14:18 35:12	appears 12:8	B
Absolutely	adjusted 33:23	altered 20:14	33:9	B 3:15
48:20	33:24	alternative	apple 7:5	baby 36:20
abundantly 29:9	ADMINISTR	34:11	application 6:21	back 22:6,8 27:
31:10	2:4,11,19 3:2	altogether 38:12	apply 10:1 33:2	32:2 35:5
accept 24:5 36:4	administrative	amend 5:22 6:15	appreciate 21:1	39:17 47:15
47:15 49:16	18:25 24:13	7:8,9,14,22	21:2 27:20	background
accepted 24:6	administrator	8:12,14,20	34:9 38:21	22:2 28:13
38:6	22:25	10:4,8	39:23 40:2,2,7	29:8 30:5
accident 16:20	admit 48:5	amended 6:7	41:7 43:11	badly 39:11
16:20	admitted 18:10	9:15,16,22,23	46:9 50:1	balance 32:18
account 31:11	18:15	10:2,4 30:13	appropriate	balancing 45:16
44:22	ads 17:16,18	amending 5:21	31:16	45:18
accurate 51:4	36:25,25,25	amendment	approve 8:5	bankruptcy 1:1
acquiescing	37:3	5:25 6:3,5,10	approved 43:3,5	3:13 4:18
47:11,12	advantage 24:13	6:12,21,25 7:6	44:10	22:20 29:21
act 9:7	42:13	7:19,22,23 8:4	arbitrary 35:11	31:12 32:13
acted 40:21	advisement 41:9	8:5,11,16 9:2,2	area 17:12	33:13
acting 47:1	49:20	9:17 30:22	argued 10:9	BAP 26:15
actionable 15:25	advisory 30:21	amendments	argument 18:1,4	bar 2:7,14,22
16:24 17:15	affect 48:17	8:19 9:12 31:9	18:24 27:25	3:5 15:15,23
activated 13:4	ago 23:22	amount 24:4	28:12 30:11	29:21 32:14
active 37:3	agree 6:6 10:7	25:6,17 33:5	33:11 34:7,9	33:8
actual 18:8	47:19	33:22 46:4	35:6,6,16,17	based 18:12
add 6:1 16:17	agreement 6:12	48:12	35:23 40:15	45:15 48:12
Adding 33:22	10:16	analyses 18:12	arguments	basically 24:21
Addington 1:12	agrees 6:6	analyze 18:8	14:12 19:17	25:19 28:16
4:7 5:6,11,13	ahead 6:11 12:9	analyzed 19:1	40:4,5	33:5 40:14,16
5:16,18,19,19	14:1 34:20	and/or 17:23	arrangement	basis 20:23
5:21,24 6:8,11	alert 12:9 16:1	announce 26:6	40:12	25:23 29:5
6:18,20 7:2,5	all-or-nothing	answer 33:2	aside 7:18 28:19	bath 22:4
7:13 8:5,7,18	25:18	49:16	asked 37:15	Bay 15:24
9:1 10:3,11,13	allow 3:10 25:20	answered 42:7	asking 30:2	began 31:24
10:21,22 11:3	25:20,20,25	anybody 26:15	48:11	behalf 5:10
Addington's	26:7 32:3	anyway 12:9	assume 6:2 9:14	12:19 27:13
9:15	38:18 47:6,13	27:19 35:1	assurance 7:21	37:1
addition 37:10	ALLOW/DE	apologies 34:10	asthma 39:7,14	believe 11:9
46:22	1:14,17,20,23	apologize 36:2	attention 16:10	15:2,6 16:6
additional 6:2	3:7	apparent 20:12	authority 26:5,8	18:3,8 19:1,11
18:19 29:22	allowed 6:10	apparently 13:6	31:1	19:16,23 24:2
Additionally	7:23 25:8,16	18:1 24:2	Avenue 4:19	33:15 34:5
16:4	25:22 34:12	appeal 41:22	awarded 44:24	40:11 43:4,24
10				

				rage z
47:25	CA 3:17,23 4:2	certainly 18:13	37:22,23 38:5	clock 21:14
believes 34:24	4:5,19	certify 51:3	38:6,7,11,14	close 19:4
Benvenutti 3:15	calculations	CET-513 51:9	38:19 39:4,5	closing 43:6
5:10	18:11 33:23,24	challenge 8:4	40:17,20 41:22	closure 45:14
best 9:2 46:13	calculus 33:19	challenging	42:18,21,25	clothing 21:20
better 46:5,5	calendar 49:23	32:20	47:7,7 48:17	colleague 35:21
beyond 48:6	California 1:2,5	chance 7:22	48:22 49:5,5	colleagues 27:15
big 22:7	3:16 5:1 36:2	change 33:19	claimant 4:8,9	come 13:11,21
billboard 36:25	call 5:3 12:14	49:1	4:11,12,14	25:7 29:15
billboards 42:11	31:17 32:6	changed 30:14	30:1,3 33:5	32:2 35:5 36:7
billion 44:24	35:12	49:1	claimant's 34:4	39:17 46:25
45:6	called 30:3	changes 30:25	claimants 1:14	47:10
birth 36:21	Calling 5:5	Chapter 1:4	1:17,18,25 3:8	coming 49:22
bit 33:16	camera 5:12,13	34:19	3:11,21 4:4	comments 38:21
bites 7:5	13:4 28:4 35:3	CHARMBURY	12:22 15:21	40:2,7 43:11
blanket 20:8,15	39:1 40:8	1:8	16:1 17:1,4	commercials
20:21	43:17	children 19:15	18:9,14 19:15	42:12
blessed 36:11	cameras 11:18	19:23	19:18,19 38:15	committed
Blueston 4:4	27:25 28:3	choice 27:17	44:17 45:6	43:10
booklet 23:19	campsite 31:23	choose 25:5	47:23	committee
born 36:20	32:1,8	chooses 7:7	claimed 29:7	30:21
bother 27:16	cap 25:16,22	chose 6:20	claims 1:7,8 2:7	committing
bothering 24:10	26:7	circuit 26:16	2:14,22 3:5,10	18:19
bottom 45:11	car 16:19,20,20	30:25	11:7 15:15,16	communication
Bowen 17:6	care 36:19,22	circumstances	16:3,3 17:15	23:23
Bowen's 15:20	carefully 14:12	16:6 26:21	18:19 19:8,12	commute 42:4
16:11 17:3	20:22	29:10,20 30:4	19:20 20:13	companion
19:24	case 1:4 8:8	30:19 31:15,17	22:24 23:23,25	35:22
brief 15:4 17:21	13:17 14:9	32:9,15 33:5,6	24:14,21,21	company 1:5 7:4
bring 5:6 11:9	16:19 18:22,23	34:4,15 40:3	25:4,5,7,16,20	22:12,19 23:12
11:17,21 12:1	28:14,20 30:25	41:8 46:6,10	25:21,22 26:1	compared 46:4
12:6,9 45:14	31:18 32:9	claim 1:11,21,24	32:20 33:8,10	comparison
bringing 12:24	34:18 39:22	2:3,6,10,13,18	34:15 37:1,24	14:25
broad 15:5 17:1	42:9,11 49:2,7	2:21 3:1,4,10	38:2 42:16	compensable
17:2	case-by-case	7:14,19,19,23	43:2,8 44:3,4,8	33:11
brother 37:18	20:23	8:1 9:16,22,23	44:17,23 45:12	compensate
brought 12:13	cases 49:6,6	10:2 15:22	45:18,22 46:4	23:14 33:7
29:2 34:6	cash 24:5,15	22:18,20,21	46:5,5,8,11,17	compensation
Brown 3:19	33:18	23:5,5,12 24:4	46:18,20,23	38:13 41:4
11:16 28:24	casts 37:5	24:10,24 25:6	47:1,7,11,14	43:3
43:22 P :: 6:14	CATHY 1:15	25:24 27:7,16	48:1,15,18	complaining
Bu 6:14	2:4,11 3:2,8	28:22 29:10	49:14,22 clear 7:11 10:11	27:10,11
building 28:17	caused 24:25	30:16,20,23	29:9 31:10	complete 45:12
burning 42:7	Center 41:24 central 21:25	31:4,6,14 32:15 33:10,14	clerk 5:4 11:9	completely 10:15
C	CER-513 51:9	33:22 34:13,20	11:21,25 12:6	comply 17:22
$\frac{C}{C}$ 51:1,1	certain 25:17,22	36:3,4,24 37:9	13:1 20:13	comply 17:22 component 19:9
C-section 36:20	34:15	37:13,15,17,21	Climbing 41:24	comprehensive
_ 50001011 50.20	J 1 .1J	3/.13,13,1/,21	Chimbing 41.24	comprehensive
		l	l	l

				raye 3
16:14	22:3	28:6,10 29:16	15:23 29:21	deemed 31:6
concern 5:23,24	convince 36:4	29:24 30:16,18	30:17 32:14	delay 15:11,13
concerned 5:21	copy 23:15,19	31:12,13 32:25	33:8 51:15	15:17 16:6,7
concerns 34:1,2	23:20	33:4 34:1,6,8	daughter 36:16	17:20 18:24
conclude 50:3	Corporation 1:5	34:11,14,17	David 1:12 4:7	49:8
concluded 50:4	1:9 5:6	35:10,21 38:16	5:19	delayed 19:21
conditions 36:18	corpus 48:7	38:20,25 40:1	day 7:1 32:1,7	demonstrate
confer 10:7	correct 34:16	40:11 41:5,7	days 22:5,16	29:19
conference 1:10	48:20	41:12,15,17,19	28:15,20 30:17	denied 6:24 15:1
7:13 22:7	correctly 20:20	42:9 43:3,9,14	31:24,25,25	15:9,11 16:9
confident 47:24	corroborated	43:15 44:10,13	32:7 37:23	Dennis 3:13 5:5
confirmation	36:22	44:16,19 45:1	42:3	deny 31:16
29:20	CORY 2:2	45:4 46:15,24	de 18:5 19:2	denying 15:9
confirmed 22:24	cost 24:2	47:5,24 48:5,8	48:16,17	23:25 30:23
confirming	costs 18:25	48:21,25 49:7	deadline 9:3	depart 43:17
37:18	counsel 8:8,8,9,9	49:16	20:2 29:13	deputy 13:6
confusion 20:16	11:18 12:5,11	court's 14:23	38:10 42:25	described 33:5
40:24	14:2,6 27:21	15:9 16:10	43:5 44:7	41:9
consent 9:12,17	28:23 30:9	29:6,12,25	45:23,24,25	desire 8:2
consider 21:10	32:12 34:3,25	32:18	49:10,11	despite 15:8
24:19 26:2	35:2	courtroom 13:6	deal 39:21	17:15
32:19 39:22	couple 14:14	craft 25:21	dealing 49:6	detail 16:12,17
consideration	15:2 23:22	26:17	debtors 1:6 3:15	29:16
27:21 41:3	28:20 44:2	created 29:3	5:10 32:10	detailed 22:25
43:12	49:21	creative 26:5	debtors' 1:10	details 15:18
considered 44:5	course 6:14	credence 19:16	28:23	29:18
47:21	21:22 35:24	creditor 30:15	December 19:11	determination
consistent 10:15	court 1:1 4:18	30:20 31:8	30:14 31:13	44:22,24
47:12	4:18 5:3,4,7,11	criteria 34:5	33:4 37:14	determinations
CONSOLIDA	5:15,17,20,25	culminating	44:1,21	45:12 48:14
1:13,16,18 3:7	6:4,9,14,19,21	36:19	decide 9:6	determine 25:9
3:11	6:23 7:3,15 8:2	current 18:9	decided 42:10	25:15
conspicuously	8:11,19,23 9:9	32:19 46:20	44:13	determined
38:10	9:12,21,24	47:22	deciding 46:11	49:15
construed 31:1	10:3,11,14,19	currently 43:2	decision 6:9	determining
construing 30:25	10:23 11:1,4,6		26:11,12,16	37:23 38:13
contact 13:5	11:11,13,17,22	damage 19:9,21	40:6 43:15 decisions 47:12	developed 32:16 device 25:21
29:18	12:2,7,20,24 13:2,10,15,17	22:9,15,15	decisions 47:12 declaration	diagnosed 36:15
contacted 22:12	13:20,25 14:24	40:18	15:19,21 16:11	different 9:25
23:4,8	15:4,5,10,14	damaged 22:8	17:3 19:24	48:9,11 49:2,8
context 16:17	16:25 17:8,17	damages 15:24	decline 43:17	differentiate
17:13 19:16	19:5,10 20:18	16:21,23,23	decrease 18:8,13	14:24
contingency	20:25 21:4,7	danger 21:18	18:15	differently 47:6
21:20	21:12 22:21	Daniel 2:18,22	deductible	47:6
continues 37:20	24:7 25:10,13	4:12 35:19	22:14	difficult 32:22
continuous 32:3	26:4,13,20,25	date 2:7,14,22	DEEM 2:3,9,18	dilapidated 32:6
converted 22:1	27:4,12,17	3:5 8:16 15:15	2:25 3:10	dilution 17:23
3011, 51 304 22.1	_ ,, . _ , . ,			
	ı	1	I	ı

eScribers LLC

Case: 19-30088 Doc# 13442 Filed: 01/11/23 Entered: 01/11/23 15:28:36 Page 54 of 64

	<u> </u>	•	Ī	raye 4
diminution	dormant 19:22	30:4	everybody	fact 8:17 18:5
17:20 18:3	doubt 15:5	email 23:13,22	21:22 33:17	31:1 33:10,11
disallow 25:4	26:10 37:5	emails 37:4,5,6	46:13	46:20
disallowed	downtown 21:25	emergency	evicted 31:20	factor 33:25
45:25 47:16	dozens 28:22	21:17 36:20	evidence 16:4	38:12
disallowing	37:4	emotional 19:21	17:14,16,23,24	factors 17:25
38:11	draft 7:20	24:4,21 25:5	18:4,7,21	31:12
discount 27:2	Drake 4:21 51:3	26:7 39:12	19:17 32:11	factual 19:24
46:17	51:9	40:25	evidenced 36:22	failure 17:21
discretion 38:9	draw 16:10	ended 36:11	evidentiary	fair 38:14
discussed 15:18	drawn 46:7	engaged 18:11	16:25	Faircloth 4:4,4
17:25 29:16	dressed 21:21	English 39:24	evolution 31:9	12:20,21,22
discusses 17:13	drill 43:19	40:1	exact 33:21	14:3,18,20,21
discussion 25:11	drive 41:24	ensure 29:23	example 15:20	17:3,9 19:7
48:10,11	driving 41:23	entered 29:7	16:16 20:10	20:20,24 21:1
dismiss 6:21	dropped 48:10	entire 14:22	27:14	21:2 27:24
displaced 41:1	due 15:11 19:10	entitlement	Excellent 41:18	fairness 31:11
displacement	33:10 36:21	15:22	excluding 19:15	faith 15:10
36:13		equitable 15:6	excuse 9:16 10:4	32:21
disputed 44:2	E	25:23 31:12	31:5 39:24	fall 29:24
disputes 46:8	E 51:1	equities 32:18	exist 15:3	fallback 26:1
dissipated 22:17	earlier 20:3	equity 34:20	existed 15:10	falls 31:14 32:23
distress 19:22	24:18 27:6	44:6 45:16	existence 15:23	familiar 48:25
24:4,22,24	33:2 38:15	Erdman 2:18,22	17:17 44:11	families 16:18
25:5 26:7	40:21 45:7,15	4:12 12:2 13:3	45:16	family 36:9
39:13 40:25	early 20:12	13:4,12,14,16	expensive 39:15	40:22 42:1,5
distributed	28:15,20 36:20	35:13,18,19,20	expensive 33.13	42:14,22 43:1
48:13	37:14	35:24 38:21	17:7	far 44:25
distributions	easy 25:8,15	Erdmann 35:15	expert 18:13	Farmers 22:12
18:9,14,20	educate 37:20	eroding 18:5	expiration 30:15	23:18
31:6	effects 36:21	eScribers 4:21	explain 23:13	fashion 49:24
DISTRICT 1:2	efficient 45:21	51:11	40:15	favor 20:5
docket 12:22	effort 19:11 50:1	especially 24:20	explained 37:7	fear 40:25
28:21 29:25	eight 48:10	ESQ 3:15,18,21	37:16,21	February 8:16
docketed 20:11	EIGHTEENTH	4:1,4	explaining 40:3	9:3,15 10:4,9
documentation	1:8	essentially 9:10	expraining 40.3 expressed 7:13	11:2
24:2	either 6:6 9:3	essentials 36:8	extend 30:16	federal 47:9,10
documents 44:9	11:1 32:5	establish 38:9	extend 30.10 extended 15:23	felt 24:10 42:12
doing 21:22	42:18 46:16	evacuate 36:9	extended 13:23 extension 30:23	FEMA 34:19
32:22 45:21	ELECTRIC 1:5	evacuated 25:9	49:4	46:21,24,25
32:22 43:21 dollar 25:17	electricity 31:21		extent 44:11	
	electronic 4:24	25:15 36:5,9		47:1,9,17
dollars 22:22	element 6:1,2	evacuation 17:5	extraordinary	FEMA's 47:1
24:4,5,15 25:6	eligibility 37:7	17:7 25:16	29:10,19 30:4	Fern 1:21,24 4:1
25:7 26:22	37:12,19,20	42:4	32:9	12:19 30:4
27:8 44:24	eligible 37:9,23	evacuations 17:11	extremely 36:21	31:17 32:4,11
45:6 47:23	Elizabeth 1:21			32:12 34:5
48:9,10	1:24 4:1 12:19	evaluate 22:21	F 51:1	Fern's 31:18
door 7:25	1.27 7.1 12.19	eventually 22:17	1 J1.1	33:1,22

fifth 8:1	14:7 16:1	31:7 32:16	getting 19:4	29:16
fifty-five 26:25	21:16 25:11,12	45:13 46:7	46:3	greater 18:6
file 2:6,13,21 3:4	25:14 27:15,15	found 23:18	give 7:8,8 8:7	greatly 36:1
5:25 6:5,20 7:7	28:25 29:2,13	31:22 37:16	30:20	38:8
9:2 15:22	29:17 31:19	41:25 42:24	given 19:14,21	grounds 29:5
24:10 25:6	32:19 33:8	four 14:5 19:5	37:1	group 49:22
27:16 29:23	34:2,18 36:2,5	Fourteen 45:1,2	gives 19:16	Grove 41:25
30:16,20,23	36:22 37:5,25	fourth 4:5 7:25	global 42:20	growing 29:3,4
31:4 32:15	37:25 38:1,17	Francisco 1:5	go 6:11 9:5,17	growth 36:17
33:13 36:24	40:23 42:13,21	3:17 4:19 5:1	10:6 14:17,22	guarantee 45:23
37:17,21 38:5	43:7,23	28:16	16:12 21:23	guess 10:23
38:19 40:17	fires 15:25 16:22	free 7:6 8:18,18	22:23 47:15	47:20
41:22 42:16,25	17:2 24:25	freezer 39:9,10	go-bags 21:21	
43:8 49:4,5	27:19 32:5	frequent 36:18	goes 31:18 46:21	H
filed 1:8,11,15	36:15 37:16	Frewoini 2:25	going 8:12 9:6	half 8:13 23:17
1:17,24 2:4,7	38:8 45:15	4:13 39:3	14:2,11,12,15	24:9 36:9 42:9
2:11,14,22 3:2	firm 28:13,14	Friday 45:10	22:6 23:9,11	hand 11:20 12:8
3:5,8,10 19:9	29:18	friend 37:17	23:14 24:9	23:19
22:20,20 26:1	firms 29:22 37:1	42:22	25:3,19,20	handed 46:12
27:7 28:22,22	first 14:2 15:11	friends 42:5	26:11 29:14	hands 12:1
29:4,25 30:7,8	21:10 23:11	front 24:6	33:19,20,23	happen 27:14
30:15 32:20	35:12,13 41:21	full 22:3,4 23:15	35:4,4,5,7,16	48:3,3
37:21,23 38:7	44:21	39:8 40:24	44:13 45:7,9	happened 20:6
38:13 40:21	Fisher 1:21,24	46:20 48:15	47:20 48:3,3	30:12 31:23
43:2,4 44:8	4:1 12:19 30:4	49:13	48:15,24 49:14	happy 5:13
45:17	33:9,12	fully 8:2 33:17	49:20,22	25:17
files 10:4,8	fit 10:2	fulsome 32:10	Golden 4:19	hard 47:16
filing 1:14,20,23	five 13:10 14:6	funded 33:17	GONZALEZ	hassle 24:24
3:8 30:10,12	35:18 38:23	funding 33:17	2:14	Hays 4:1 12:19
32:21 40:15,19	40:12 42:19	further 8:11,19	good 5:7,9,15,16	28:13
41:2 49:5	flames 36:7	9:12 18:20	10:19 11:12,13	he'll 7:22 9:3
filings 20:3	float 26:18	future 18:9,14	12:18,21 13:9	heads-up 8:7
43:25	floor 22:7	27:1,9 40:6	13:14 15:10	health 32:16
fill 23:1	focused 38:1,4	FVT 15:24	16:2 27:8	36:22
filled 22:11 23:6	follow 35:11	1 1 1 1 3.44	32:20 35:19	hear 14:3,6,15
FILLING 1:17	following 15:14	G	41:19,20	21:6 28:8
finality 7:4,24	42:3,9	Garcia 2:25 3:5	Goren 28:24	34:25 35:23
8:3	food 22:10,14	4:13 12:7	gotten 9:1 41:24	36:25 41:16,22
finally 20:1	24:3 39:9,10	13:17,19,20	government	43:14
23:18	41:1	35:12,13 38:22	47:10,10	heard 11:8,18
find 15:10 16:25	foregoing 51:3	38:24 39:3,4	grant 31:16	11:23 12:4
23:17 48:23	forget 42:2	40:1,10	34:11	13:6,8,12,15
finds 5:25 30:18	forgot 40:20	GAS 1:5	granted 6:16,23	13:24 23:3
fine 26:8 40:2	form 10:15	Gate 4:19	15:7 29:11	37:17,19 43:19
fire 1:13,19,24	23:19	gathered 29:8	30:18 33:1	hearing 9:14
2:1,4,8,11,17	format 23:21	generally 37:2	granting 30:17	14:13,13 19:11
2:19,24 3:2,6	forth 15:4	gentlemen 10:5	30:22	30:13 50:3
3:18 4:4 11:16	forward 9:14	10:19	great 28:11	heavily 27:2
3.10 7.7 11.10	101 Walu 2.14		givat 20.11	
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

				1 age 0
held 41:3	36:8 39:7,8,17	44:18	JR 2:15	39:24
Hello 41:16	39:18	instruction	judge 3:13 9:6	large 15:16
help 38:2	HOUSEHOLD	29:22	28:5,17	46:21
helpful 14:1	2:9	insufficient 24:1	judging 44:3	largely 15:11
Henderson 3:22	huge 46:3	30:19	45:22	17:24 18:5,18
highlighted 33:4	hundred 1:8	insulin 39:15,15	judgment 1:11	larger 17:13
highly 26:17	48:1	insurance 22:12	6:16,24,24	19:16
Highway 42:11	hundreds 47:14	22:13,19 23:12	7:18 8:14 9:4,5	lastly 39:23
hill 36:7	hung 7:20	23:16,18	9:18 10:1,7	late 1:14,17,20
hold 25:10,10	hypertension	intact 36:11	Julianne 2:18,22	1:23 2:3,10,18
holiday 45:8	36:16	intend 5:25	36:15	3:1,8 11:7
home 36:6,10	hypotheticals	intention 7:14	juncture 29:11	18:19 26:1
37:10,12,12	18:12	interesting	June 37:22	28:22 29:7,10
41:23 42:3	10.12	30:11	June 57.22	31:14 34:20
homeless 31:19	I	intrauterine	K	36:4,24 37:22
32:5	idea 36:10 37:22	36:17	keep 39:16	38:8,11,13
honor 5:9 7:11	identity 37:2	involved 28:14	keeping 9:11	40:15 41:3,22
8:22 9:8,20	imagine 47:17	28:19 46:13	Keller 3:15 5:10	40:13 41:3,22 42:25 43:2,8
10:18,25 11:5	immediately	involves 30:1	kicked 39:18	44:3,4 46:17
11:9,12,25	24:6 43:15	Irvine 4:2	kids 39:7,12,13	46:18 47:1,7
12:18,21 13:1	imminent 21:18	issue 15:13,18	39:14,19	47:11,14 48:17
· ·	impact 36:14	17:17 18:3	Kim 3:15 5:10	late-filed 34:13
13:9,14,24 14:21 15:18	47:8 48:16	33:15	kind 18:17	34:14
17:12 19:4	important 18:2	issued 14:9 17:5	24:21 25:21,22	latent 19:21
20:1,12,24	inclined 24:18	44:22	30:5,12 42:15	law 3:21,22
21:2,5 27:3,14	34:11	issues 15:2 16:5	kitchen 22:3,4	28:14 30:25
28:8,9,15 30:6	included 18:25	16:12 17:21,23	know 6:16 7:20	lawsuit 40:19
30:8 34:10	including 45:17	26:3 32:17	8:20 14:1,9	lawyers 12:13
35:9,19 38:16	incomplete 23:6	44:12	16:20 17:15	49:25
39:3 40:13	inconsistent	issuing 40:5	24:17 26:13	lax 46:1
41:14 43:13,21	20:21	items 21:20	27:14 32:13,14	learned 42:20
46:19	independently	1tems 21.20	33:21 34:14,17	learning 45:19
Honorable 3:13	6:4	J	39:6 40:23,25	leave 7:8,9 8:10
5:4	indicates 14:4	Jacob 4:4 12:21	41:1,1 43:19	8:17 9:12
hope 10:23	indicating 37:12	Jamond 3:21,22	47:4 48:2,3	21:18 32:2
34:24 36:3	individual 4:8,9	12:4,25 14:4	49:2	leaving 7:25
39:22	4:11,12,14	14:19 21:4,5,8	knowing 16:2	led 20:16
Hopefully 14:21	14:5	21:13 24:8	knowledge	left 21:21,25
19:3	individuals 25:5	25:12,14 26:4	15:22 17:12	legal 28:12
hoping 41:3	informal 29:13	26:9,15,24	29:21	30:11 37:1
hospitalized	information	27:2,5,11,13	known 29:13	47:17
32:17	32:24 42:18	27:19,23 28:4	40:21 42:24	legitimacy 37:6
hotel 39:18	informed 23:5	Jamond's 46:16	Kramer 28:23	legitimate 37:5
hour 21:23	43:4	January 1:6 5:1		let's 10:16 11:13
23:17 36:9	informing 42:23	14:23 45:9	L	11:17 13:7
house 21:18,25	inquiring 19:10	51:15	lack 15:15 29:21	25:10,10
22:1,3,6,8,8,9	inquiry 18:8	job 42:6	33:6,7	LETTER 2:2,9
22:11 27:16	insignificant	joined 46:25	Laila 4:1 12:18	2:17,24
	<u> </u>	=	language 30:14	· ,_ ·
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

				rage 7
letting 47:2	44:10 46:2,10	Mejia 2:9,15,15	36:14	N 4:22 51:1,12
liability 16:21	loudspeakers	2:15 4:10	moot 6:13	name 5:17 35:17
liberal 20:2,4	21:17	11:20 13:3,8,9	morning 5:7,9	39:2
29:14 31:11	love 18:22	35:13 40:11,13	5:15,16 11:12	natural 16:23
life-threatening	low 36:21	41:5,6,11,13	11:13 12:18,21	near 40:6
36:18	luck 10:19	Melita 42:1,14	13:8,9,14,15	nearly 36:10
light 27:18	10.17	43:1	14:12 21:19	45:6
lik4 40:20	M	mental 40:25	35:19 40:24	necessary 18:7
limited 46:4	M 3:21,22 4:4	mentioned 49:3	41:19,20	need 5:11 9:22
line 26:25 37:18	MABEL 2:14	message 9:1	mother 39:20	10:1 13:13
45:11 46:6	mail 37:11	met 30:3	motion 1:10,14	32:19 35:17
listed 31:8,8	majority 43:24	mic 13:4	1:15,16,18,20	needed 29:20
listen 8:20,23	49:6	Michael 3:22	1:22,23 2:5,6	39:14
14:11 40:4,5	making 18:20	4:21 51:3,9	2:12,13,20,21	negligence
· · · · · · · · · · · · · · · · · · ·	32:8	,	/ / /	0 0
listening 42:8	malicious 37:3,4	microphone	3:3,4,7,9,10,11	40:20
49:19	mandatory	5:12 13:13,22	7:18 9:4,5,6,15	neighbor 37:14
little 33:16 45:7	25:16	mics 20:19	10:1,4,5,8	neighborhood 37:15
46:1	Marshack 4:1	middle 36:6	14:25 15:6,7	- /
live 21:15 42:5	12:19 28:13	miles 21:24	15:19,20 16:5	never 24:22 42:2
lived 38:8 42:1	Masud 4:1 12:4	million 47:23	19:17 29:11,23	42:23 44:2
lives 38:3,19	12:16,18,18	mind 28:1 38:25	30:1,9,12,14	nevertheless
43:2	14:4,19 28:6,8	minimis 18:5	30:18,18 31:14	18:2 19:2
living 32:5,6,8	, , , , , , , , , , , , , , , , , , , ,	19:2 48:16,17	31:16 32:12,23	20:14
42:14 43:1	28:11 34:8,10 34:16 35:9	minor 6:1	32:23 33:1,1	new 3:20 10:2
LLC 4:21		minuscule 33:22	34:4,6,11	43:19
LLP 3:15,19 4:1	Masud's 46:17 48:25	minutes 13:10	motions 11:6	news 42:8
4:4		14:5,6,19,22	14:15,16,16	night 21:16 36:6
location 31:22	matter 5:5 17:11 21:9 24:19	19:5 21:11,12	15:1,8,10 16:8	41:22 42:2
31:24		21:13 27:22	16:8,15 18:1	nine 23:8
long 8:8 23:1	26:16 27:20	28:7 35:18	18:10 20:6,8	ninety 28:17
39:9	41:9 44:4,5,13	38:23 40:12	20:11 28:22	44:22 45:12
longer 29:14	45:25 49:11,19	43:20	29:4,7,15 31:5	Ninth 30:25
look 9:14,23	50:2	missed 6:1	32:21,25 44:16	noneconomic
25:3 28:2 31:2	matters 17:21	missing 41:2	44:16	16:24 19:8,13
32:22	mean 5:22 6:4	mission 38:3,18	mouth 15:25	nonlawyers
looked 17:4	6:19 7:11 9:10	misspoke 9:24	37:19 42:21	12:12 49:25
23:24 44:20	9:16 26:6,10	10:3	move 13:7 38:2	nonopposition
46:1	33:23 34:14,21	modifying 24:19	38:19 45:13	20:3,4
looking 20:22	35:22 46:5,25	moment 9:7	46:7	North 15:24
28:1 39:22	48:2	12:12	moved 37:10	Northern 1:2
44:6,7,8	media 37:4	money 27:5	42:19	36:1
LORENA 4:18	mediate 10:24	33:20	moving 28:12	note 17:17
lose 9:4	mediation 28:16	monitoring 29:1	30:11 32:16	notes 9:12 30:21
losing 41:1	medical 36:19	34:17	multiple 38:25	notice 15:15
loss 24:23	36:23	Montali 3:13 5:5	mute 20:19	16:1 22:24
losses 27:19	meet 10:6	month 8:12	muted 13:22	30:19 32:10
lost 24:1	meets 30:10	47:16		33:7 44:12
lot 5:22 27:14	34:5	months 23:8,22	N	notices 44:22,24
		•	•	•

				raye o
notification 36:7	Okay 5:20 6:19	originally 48:7	13:5 14:3,5	23:20
42:15	9:9 10:11,14	outcome 47:18	16:2 35:6,10	physical 24:23
notion 20:22	10:19 11:1,11	48:18	42:12	40:18
November	11:17 12:11,16	outset 49:18	party's 6:17	piecemeal 49:24
23:22	13:2,10,25	Outside 15:25	party 3 0.17 passed 49:11	place 32:13
number 12:22	17:8 20:25	outstanding	Patrick 2:2,7	40:20 42:5,17
19:8,14,16,17	25:13 27:12	33:18	4:9	plan 22:24 28:18
19:19 22:13,22	28:6 35:10	overlooks 33:11	Paul 3:21,22	46:21
23:7 25:7	38:20,24 39:3	overview 28:21	pay 22:15,16	planned 21:19
44:18	41:5,11 43:18	overwhelmed	23:10,11 24:5	play 8:3 40:19
numbers 18:23	48:21 49:16	46:3	49:13	41:4
33:19 45:6	old 22:2,2 37:12	overwhelming	payout 48:1	plays 15:16
46:3	Olson 4:4	49:6	PAZ 2:14	please 5:8 11:14
numerous 16:18	OMNIBUS 1:7	77.0	PDF 23:21	12:10,17 13:19
16:22 17:2,10	once 16:20	P	people 16:22	20:19 23:15
20:16	ones 16:24 47:16	P 1:12 4:7	17:14 23:23	38:22 43:20
NY 3:20	ONESIMO 2:14	PACIFIC 1:5	24:20,22,23,25	point 6:13 8:25
111 5.20	online 23:2,13	packed 36:8	25:17,23 27:13	10:24 15:2
0	23:24 24:12	paid 27:8,9 45:5	27:18 28:17	17:12 20:1,18
O 51:1	oOo- 1:3 5:2	45:20 46:20	37:19 38:25	20:23 24:8,9
object 26:11,16	open 7:25 9:11	47:2,3 48:15	42:13 44:8	27:5,7 44:15
objected 20:10	opportunity	pandemic 42:20	45:14,16,17,17	44:19 45:5,13
objecting 26:12	14:24 15:2	papers 5:20 14:8	45:18,19 46:2	48:4
objection 1:7,13	21:3 35:25	17:25 18:18	46:10 49:7,12	pointing 48:25
1:20 2:2,9,17	38:17 41:13	Parada 11:6,17	people's 45:22	points 19:3
2:24 3:7 6:15	43:7	12:24	percent 18:8,15	police 21:16
8:6,7 15:3	oppose 6:9 7:16	PARADA/AN	19:18 27:1	policy 20:3,4,14
16:13	7:17 10:5,8	4:18	44:23 45:12	20:16,21 23:16
objections 18:19	opposed 18:5	paragraph 10:6	48:1	23:18,20 26:7
29:2,5,5,24	46:25	15:20	period 31:24	29:15 31:10,11
30:7	opposes 6:6	paragraphs	permission 8:19	34:3
observation	opposes 0.0 opposition 7:7	16:11	persisted 22:16	portion 27:8
47:19	8:21 20:8,15	Pardon 13:20	person 35:17,23	posing 37:4
obviously 25:25	option 34:24,24	Parkway 41:25	personal 24:1,20	position 18:18
44:6	oral 35:6	part 28:15 42:24	personally	26:1 32:22
occurred 24:22	Orchard 3:22	49:9	22:20 28:19	46:24 47:17
October 20:12	order 5:3 8:11	participated	persuasive 18:4	possible 45:21
40:24 41:23	9:13 10:15,20	50:1	PG&E 1:5,9 5:5	possibly 18:12
offer 23:24,25	14:4,18,23	participating	9:13 10:5	post 45:9
35:2	15:9 21:8 25:2	50:2	22:20 24:14,24	post-revisions
offered 24:15	28:18 29:12	particular 15:21	25:9,11 26:11	31:2
offering 37:1	30:17 31:14	15:24 16:11	42:16 46:11,12	post-September
office 3:22 22:1	32:25 33:4	33:1,6	PG&E's 33:13	20:5
22:5	44:1	particularly	42:9	posted 38:10
Offices 3:22	orders 14:9 17:5	16:24 18:2	ph 15:20	pot 33:20
official 37:6	17:7 29:6,15	19:22	Phoenix 4:23	potentially
Oh 11:22 13:20	29:24 30:6	parties 11:8,22	51:13	24:23 25:24
13:21 34:7	32:18 33:2	12:6,8,12,15	photocopies	27:3
	22.1000.2		r	
	l		l	I

				rage 3
power 22:9	procedure 34:20	put 7:4 8:24 9:9	40:15	reorganized 1:6
powers 15:6	35:11	21:20 22:21	reasons 15:7	1:10 3:15 5:10
pre-eclampsia	proceed 7:24	24:11 46:10	rebuttal 35:5	repeat 49:18
36:16	14:2,17		rebutted 16:13	rephrase 9:16
predict 48:12	proceeded 23:12	Q	rebutting 17:24	reply 15:4 17:21
prefer 25:25	proceedings	qualified 42:24	receive 37:11	represent 43:22
pregnancy	3:12 4:24	question 6:25	38:14 42:17	44:16
36:19	20:17 50:4	16:21 26:21	43:3	representing
pregnant 36:14	51:4	31:15	received 20:13	13:5 28:25
prejudice 15:12	process 15:16	questioning	23:22 37:4,6	request 2:2,9,17
17:20,23 18:3	16:3 37:17,21	17:10	42:15	2:24 8:21 23:6
19:1	37:24 44:5	questionnaire	recognize 46:19	requesting
prenatal 36:15	46:23	23:1	record 5:17	34:12
prepare 10:18	professionals	questionnaires	10:17 12:14	requests 46:22
present 3:14 4:7	24:13	44:23	51:4	requirements
14:25 16:4	prohibited 22:6	questions 30:2	recorded 4:24	37:8,20
17:22,24	pronouncing	34:6 42:7	Recorder 4:18	requiring 36:18
presentation	39:24	quickly 36:8	recording 4:24	research 29:9
27:20 35:1	proof 1:11,21	45:21	recover 38:2	reserve 8:6
38:20 41:8	2:3,10,18 3:1	quote 15:15 38:1	reduced 33:18	reside 31:24
49:17	24:1 30:16,20		reflect 18:13,23	resided 17:4,5
presented 17:16	30:23 32:15	R	19:2	residence 31:20
18:4,7 45:18	33:13	R 51:1	reflects 9:13	residency 32:3
presents 17:14	PROOFS 1:23	radio 36:25	10:17	residents 42:2
presiding 5:5	property 19:9	42:11	refrigerator	resolving 38:1
press 46:3	19:20 24:1,20	raised 12:1 18:1	22:10,14 39:10	respect 15:6,13
Preston 5:19	32:6 36:11	19:17 34:1,2	39:16	17:20 18:17
prevalence 37:2	proposed 8:5	raises 17:21	refuge 31:20	19:1
prevent 18:19	9:10	raising 12:8	regarding 1:10	respected 26:17
previous 21:8	protected 8:12	reach 32:11	15:15 33:7	respond 27:22
37:14	prove 24:2	read 5:20 14:8	42:10,15,18	responded 33:8
previously	provide 18:11	14:23 15:4	regardless 33:25	respondent
16:14 28:23	23:15,19 29:18	21:8 24:12,14	REICARDO	25:13
29:25 31:13	provided 4:25	reading 42:8	2:15	response 33:15
prior 15:8 16:8	16:2 19:8	real 31:1	reiterate 47:22	rest 43:1
18:1 19:10	32:24	realization 33:6	RELATED 1:15	restitution
29:12 43:25	provider 36:22	realize 25:24	1:22 2:5,12,20	38:14
45:24 46:1	provides 30:22	40:18	3:3,9	restriction
47:13	providing 43:7	really 20:8	relation 12:22	36:17
privilege 28:15	proviso 25:4	22:18 39:19	relevant 14:10	result 22:18
pro 11:7,22 12:8	public 17:11	46:8	relief 42:21	31:19 32:4
12:12 14:3,5	publications	reason 31:8,25	remainder	33:20 37:8
20:11,13 35:10	37:7	47:25 reasonable 16:7	36:19	49:2
pro-rata 18:9,14	PURPOSE 2:3	30:20	remains 33:18	retired 27:15
18:20	2:10,19 3:1	reasonableness	remember 42:8	retool 26:8
probably 7:4	purposes 31:6	15:13,17 16:6	42:10	return 42:6
24:18	pursuant 44:9	·	rendered 31:19	returned 36:10
	~ 4 ~ ~			
problem 7:7	pursue 34:22	17:19 reasoning 33:2	32:5	review 20:5,7,15

eScribers LLC

Case: 19-30088 Doc# 13442 Filed: 01/11/23 Entered: 01/11/23 15:28:36 Page 60 of 64

26:2 34:4 running 31:21 35:15 36:25 similar 14:14 specifically reviewed 29:6 31:22 49:12 5:8 45:18 20:22 29:12 revisions 30:24 5:9,9 7:3,11,16 seek 7:22 8:19 simple 8:15 spect fically 31:2 5:9,9 7:3,11,16 seek 7:22 8:19 simple 8:15 spect 39:1 revisit 6:25 8:20,22 9:8,9 31:4,5,5,5 28:21 spirit 20:9 24:18 47:16 9:19,20,22,25 sens 44:20 simply 18:21 splitting 39:14 rewrite 46:22 10:10,14,18,20 sens 19:20 40:16 46:18 spoiled 22:10 Ricardo 2:15 10:25 11:5 sent 37:11 sincerely 36:3 39:11	ŀ
reviewed 29:6 31:22 49:12 15:8 45:18 20:22 29:12 revisions 30:24 Rupp 3:15 5:6,7 seeing 42:10 Similarly 42:17 speech 39:1 31:2 5:9,9 7:3,11,16 seek 7:22 8:19 simple 8:15 spent 23:17 revisit 6:25 8:20,22 9:8,9 31:4,5,5,5 28:21 spirit 20:9 24:18 47:16 9:19,20,22,25 seen 44:20 simply 18:21 splitting 39:14 rewrite 46:22 10:10,14,18,20 sense 19:20 40:16 46:18 spoiled 22:10	ļ
revisions 30:24 Rupp 3:15 5:6,7 5:9,9 7:3,11,16 revisit 6:25 seeing 42:10 seek 7:22 8:19 31:4,5,5,5 24:18 47:16 rewrite 46:22 Similarly 42:17 simple 8:15 spent 23:17 spent 23:17 spirit 20:9 seen 44:20 sense 19:20 Similarly 42:17 simple 8:15 spent 23:17 spirit 20:9 spirit 20:9 splitting 39:14 spoiled 22:10	ļ
31:2 5:9,9 7:3,11,16 seek 7:22 8:19 simple 8:15 spent 23:17 revisit 6:25 8:20,22 9:8,9 31:4,5,5,5 28:21 spirit 20:9 24:18 47:16 9:19,20,22,25 seen 44:20 simply 18:21 splitting 39:14 rewrite 46:22 10:10,14,18,20 sense 19:20 40:16 46:18 spoiled 22:10	ļ
revisit 6:25 8:20,22 9:8,9 31:4,5,5,5 28:21 spirit 20:9 24:18 47:16 9:19,20,22,25 seen 44:20 simply 18:21 splitting 39:14 rewrite 46:22 10:10,14,18,20 sense 19:20 40:16 46:18 spoiled 22:10	ļ
24:18 47:16 9:19,20,22,25 seen 44:20 simply 18:21 splitting 39:14 spoiled 22:10 40:16 46:18	ļ
rewrite 46:22 10:10,14,18,20 sense 19:20 40:16 46:18 spoiled 22:10	г
l ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '	
right 5:7,15 6:3	
7.13 9.16,19	
10.5,12,21 13.25 10.1 0.10,10,22 stage 12.10	
17.13	
13.17 20.23 Serious 30.17	
23.11 20.5,10 Standard 25.15 Standard 25.15	•
20.10,17,20,25 Selfously 27.1 Six 0.15 51.21 30.10,22 51.	3
26:24 27:1,10 Santa 3:23 4:5 30:8 31:25,25 32:7 stands 31:14	
28:11 34:19 21:15 22:1 service 4:25 45:6 32:23 50:2	
39:25 40:11,21 42:2 session 5:4 sixty 30:17 start 12:11	
45:11 49:16 saw 29:12,15 set 7:18 15:3 slept 22:6,7 28:13 39:5	
rightly 6:22 37:7 settlement 23:24 SLF 1:24 46:7	
Rincon 36:6 saying 20:21 23:25 slow-walking started 31:3	
41:25 39:5 44:3 47:5 seven 3:19 36:14 24:14 starts 14:18	
risk 7:25 47:18 48:12 44:16 slowly 29:3 state 5:17 12:1	4
road 8:1 42:1,15 says 30:18 seventh 32:1 small 49:7 35:17 39:2	
43:1 scam 37:2 share 10:20 Smithson 2:2,7 47:5,6	
role 8:3 scammy-looki shared 46:9 4:9 12:3 13:3 stated 15:14	
room 22:7 42:11 shifted 31:23 13:21,23 35:14 16:8 18:17,1	8
Roosevelt 4:2 scanner 23:21 shortly 36:15 41:15,16,18,20 20:3 31:13	
Rosa 3:23 4:5 schedule 7:17 49:23 43:10,13 32:12 34:3	
21:15 22:1 9:11,18 10:7 shot 9:2 smoke 22:11,15 statement 17:	1,2
42:2 14:14 show 19:12 22:17 36:13 19:25 33:12	
roughly 37:21 scheduling 14:4 shower 22:4 39:8 38:3,18 48:1	8
RUBYANA 3:5 school 39:12,12 shows 16:7 social 23:7 37:3 statements	
rude 35:22 screen 11:19 sic 41:23 solution 8:15 16:12 43:25	
Rudnick 3:19 12:13 27:24 side 6:5 somewhat 24:19 states 1:1 3:13	
11:16 28:25 35:22 Sieger-Grimm sorry 8:25 13:20 4:18 15:21	
43:22 se 11:7,22 12:8 3:18 11:10,12 35:13 41:8 status 1:10 7:1	2
rug 22:7 12:12 14:3,5 11:15,15 28:24 45:1 23:5,9	
rule 17:22 30:13 20:11,13 35:10 43:18,21,22 sound 4:24 stay 27:24 35:	2
31:3,9,10 32:1 second 7:6 15:12 45:3,5 46:19 sounded 42:13 40:7 43:16	
34:20 49:1 17:19 21:15 47:4,20 48:2,6 spam 37:4 stayed 22:5	
rules 49:1 33:15 39:24 48:8,20,22 speak 21:3 staying 49:19	
ruling 14:13,16 security 23:7 49:4 35:25 38:17 step 29:22	
24:18 35:5 see 5:14 11:1,19 sign 6:12 41:13 stick 8:10,15	
49:20 11:25 12:2 significant specialized stipulation 5:2)3
run 44:9 18:23 22:2 36:13 36:18 7:21 8:10,16	
30.10	

eScribers LLC

Case: 19-30088 Doc# 13442 Filed: 01/11/23 Entered: 01/11/23 15:28:36 Page 61 of 64

				rage II
10:6 38:5	suddenly 48:8	24:16 30:8	19:14 20:6,8	40:6 41:22
stock 33:18,25	suffer 16:23	46:24 49:19	20:10,16 24:25	42:22 43:7,19
48:4,8,10,12	suffered 16:18	takes 31:11	25:2,14 26:1	44:16 45:18
stop 47:10	16:21,22 17:1	talking 7:12	26:10,14,15,17	47:15 50:1
stopped 37:15	27:19	20:19 49:9	26:18 34:15	today's 14:16
stories 46:9	suffering 32:4	tangible 24:1,20	48:14	37:2 47:6
story 21:10 24:8	sufficiency	tardiness 36:3	thinking 47:21	told 13:5 21:17
24:9	44:12	tardy 19:12	third 7:19 19:7	23:10,15
straight 9:17	sufficient 17:14	team 29:17	21:15 42:12	top 29:6 41:1
10:6	suggest 21:9	telephone 3:14	third-party	topic 18:7
stranger 28:21	49:2	tell 14:8,11	17:16	total 19:18
Street 3:16,22	suggestion	21:10 49:13	thirty 22:16	touch 12:3
4:5,22 51:12	24:17 26:5	telling 42:23	Thomas 3:15	traffic 21:24
Stress 36:13	46:16,16,17	tempting 34:19	4:18 5:9	Transcriber
stressed 39:19	suggestions	ten 14:5,19,22	thoroughly 15:3	4:21
stressful 39:21	43:19	21:12,13 28:7	thought 34:21	transcript 3:12
stretch 48:14	Suite 3:16 4:22	terms 33:16	37:3 49:3	4:25 51:3
strict 20:7 31:3	51:12	terrible 46:10	three 10:15 19:5	transcription
stricter 20:5	summary 1:11	thank 8:22 9:8	22:5 45:19	4:25
34:3	6:15,24,24	10:18,22 11:3	49:9,10,11	trauma 32:4
strictly 20:15	7:18 8:13 9:4,5	11:4,5 13:23	three-year 44:6	tried 7:17
structure 7:18	9:6,18 10:1,7	14:21,24 20:25	tier 24:3	Trotter 28:18
studies 36:23	Sunday 45:9	21:2,5 28:8	time 8:8 10:25	true 38:3 48:18
stuff 24:11,12	support 15:19	34:8 35:1,8,9	12:9 14:1 19:4	51:4
24:15	16:4,25	35:25 38:16,19	20:13 21:23	trust 2:4,11,20
stupid 24:10	supposed 47:2	38:20 39:4,21	23:1 24:11	3:2,18 11:16
subject 17:6	Supreme 49:7	39:23 40:1,8	27:3,22 30:15	14:7 15:12
18:10 19:10	sure 6:8 9:5,13	40:10,13 41:5	30:16,20,23	16:13 17:22,24
34:25	10:14,16 19:6	41:11,11,12,13	31:25 36:14	18:6,10,20
subjected 40:3	29:17 30:9,9	41:15,21 43:6	38:5 39:9 40:9	19:7 20:3,7,10
subjectively	35:24	43:9,13,16,21	41:21 42:1,25	20:14 25:11,12
25:23	Surely 17:10	49:17 50:1,3	43:2,4,7,9,10	25:14 26:6,6,8
submit 22:25	surplus 31:7	theft 37:2	43:16 45:13	26:11 27:6,21
23:10,11,20	surprised 24:7	theoretically	48:23 49:4,17	28:25 32:19
33:9 37:1,9,12	surviving 36:12	47:8	50:1,3	33:16,17 34:24
submitted 9:11	Susan 3:18	thing 8:24 9:10	timely 1:14,17	36:2 37:25
16:15 19:13	11:15 43:22	17:7,19 19:7	1:20,23 2:3,10	38:1,9,12,15
20:9,11 23:2		26:9,10,18,21	2:19 3:1,7,10	38:17 44:2,9,9
37:15 44:23	<u>T</u>	30:11 42:10	19:8,13,15,19	44:11,12,20,21
50:2	T 51:1,1	43:20 46:13	20:11 31:6	45:11,13,15
substantially	take 9:2 15:1	49:8	32:20 33:9	46:12 47:13,22
16:5	20:7 21:11,11	things 6:5 16:16	45:17 48:15,18	47:23 48:7
substantive 16:5	25:11,24 27:20	17:13,14,15	times 3:19 5:22	49:12
16:14	28:21 31:2	20:15 22:13	8:17	trust's 15:3
substantively	34:19 41:9	34:22,23 39:25	today 13:24	17:21 18:17
16:8	42:13 43:11	44:2,19 46:1	14:13 28:25	38:11 40:5
successfully	49:7	think 10:15 15:5	30:1 33:21	trustee 11:16
38:2	taken 17:17	17:13 18:10	35:5 39:22	29:2,14 33:8

34:2 35:7	undertook	37:5,25,25	we've 14:23 17:4	wrong 47:18
43:23,24	29:23	40:23 42:14	17:25 45:25	
TRUSTEE'S	unfair 8:24	43:8 47:2	website 37:25	X
1:13,19 2:1,8	45:22	victims' 38:2	38:11 44:21	X 25:6,6
2:17,24	Unfortunately	VICTORIA	week 32:7	
TRUSTEES 3:6	46:2	2:15	week's 47:7	Y
try 16:17 28:18	unique 33:16	video 3:14	weeks 14:14	YANNI 1:15 2:
45:14	United 1:1 3:13		22:18 30:24	2:12 3:3,8
trying 10:23	4:18	\mathbf{W}	36:10 49:21	yards 27:16
23:17 42:13	unquote 38:3	W-9 23:6	weigh 38:12	yeah 13:22
45:20,22 46:2	unreasonable	wait 12:12 14:15	weight 36:21	40:14
46:7,13	15:11	48:23	welcome 27:24	year 8:13 23:2,
Tubbs 36:5	unrebutted	waiting 13:2	40:7 43:16	42:9
		45:14 49:12,12	well-taken 8:14	years 24:9 28:2
Tuesday 1:6 5:1	15:19 17:10 19:24	walking 30:5		42:19 45:19
turn 5:11,13		want 6:1 7:6	went 21:25 22:8	49:9,10,11
11:18 13:13	unusual 7:10	8:24 11:8,18	29:3,16,19	York 3:20
21:4 27:25	update 45:10	,	32:24 48:9	101K 3.20
28:2,4,6 35:3	updated 45:7	11:19 13:12,15	whatnot 41:2	$\overline{\mathbf{z}}$
40:8,12	upshot 23:21	13:22 25:2	whatsoever	zones 42:4
turned 22:17	urge 38:17	28:1,3,4 35:3	18:21 25:20	201103 12.1
27:5	Usually 45:7	35:23,23 39:1	wife 21:16 22:5	0
TV 36:25	T 7	44:15,19 49:23	22:22 24:3	
twenty 43:20	V	wanted 7:21,24	26:22 27:8	1
48:9	valid 44:4	12:4 13:6 39:5	36:14 38:18	1 8:16 9:3 10:4.
twenty-day 49:8	validation 23:7	wants 7:4	wildfire 17:11	22:13 30:14
two 10:5 14:9	Valley 36:6	warning 36:6	wildfires 16:18	1,000 24:15
18:15 19:3	41:25	warrants 33:15	36:2	1,700 19:15
21:23 22:13,18	value 48:13,22	wasn't 24:11	win 9:3	10 1:6 5:1 19:1
24:9 30:24	variable 33:25	32:10 38:10	wins 9:4	10,000 24:4 27:
35:15 36:10	variables 33:20	40:19 45:23	wish 13:8 43:17	10:00 1:6 5:1
39:10	various 18:12	watch 40:8	43:17	10.00 1.0 3.1 10036 3:20
twofold 33:3	32:16 36:25	watched 36:7	wishes 26:6	10030 3.20 101 42:11
type 31:22	vehicles 21:17	watching 21:13	woken 21:16	
types 19:12	21:21,22	water 31:21,22	word 15:25	108715 1:11
cypes 17.12	versus 49:5	waterfall 47:8	37:19 42:21	11 1:4 51:15
U	Vertex 41:23	way 16:2 25:1,8	words 25:18	11:07 50:4
unaware 33:13	vested 20:17	34:18 35:21	38:13	13117 1:9
37:8 40:16,17	victim 1:13,19	38:10 45:21		13291 3:3,5
unborn 36:16	1:25 2:1,4,8,11	47:1	work 7:17 34:15	13305 2:12,16
understand 6:14	2:17,20,24 3:2	we'll 7:23 12:11	34:21,21 39:8	13317 2:5,7
	, ,	50:3	39:8 41:2,23	13318 3:9,11
6:17,20,22 7:3	3:6,18 11:16		41:24 42:3,6	12:23
8:2 18:24	14:7 16:1	we're 7:12 8:25	42:17	13320 1:12
20:20 25:8	28:25 29:2,14	13:2 23:9,11	worked 28:22	13324 1:22,25
27:18 30:6,7	29:17 32:19	23:25 36:11,24	28:24	13327 1:15,18
34:1,2 36:24	33:8 34:2 38:7	37:3,8 44:3,3,6	worried 39:13	13336 3:3
38:9 46:9	38:17 43:23	44:7,7,8,13	worth 24:11	13341 2:20,23
Understood	victims 32:19,21	45:9 46:12	written 10:16,20	13351 2:12
35:24	34:18 36:1,2	48:6 49:9,9	43:14	,

Page 13

		Page	13
12272 2 0	2 17		
13372 3:8	3:17		
13380 1:21	421 44:17		
13385 1:15	450 4:19		
13388 2:20	5		
13th 29:13 45:9			
14.71 44:24 45:3	5 16:11		
45:4 47:23	5,000 22:22		
154 44:16	500-dollar 22:14		
15th 45:8,8	6		
16th 4:22 51:12	6293 42:1,14		
1825 4:5	· ·		
19-30088 1:4	650 3:16		
1900 3:16	7		
1920s 22:3	734:20		
	707)526-4250		
2	4:6		
2.1 19:18	707)526-4550		
200 27:15	3:23		
2007 41:23			
2008 31:2,7	718 3:22		
2017 15:24	7227 4:22 51:12		
21:15 36:1,5	780 4:2		
37:16 40:24	8		
45:15	80,000-plus		
2019 37:11	45:17		
2022 33:12	82,000 19:15		
37:14,22	85020 4:23		
2023 1:6 5:1	51:13		
51:15			
207 4:22 51:12	8th 41:23		
20th 31:14 44:1	9		
212)209-4800	9 15:20 16:11		
3:20	9013 17:22		
21st 33:4	92620 4:2		
22nd 9:15 10:9	930 20:2		
11:2	94102 4:19		
	94108 3:17		
3	949)333-7777		
3 14:23	4:3		
3:30 21:19	95404 3:23 4:5		
3002(c)(6) 30:13	96 31:7		
30th 44:21 45:8	973)406-2250		
45:23 46:1	4:23		
47:13	4.43		
4			
4 10:6 24:3			
4,500 24:5 26:22			
415)636-9015			
		l l	